



Universal Credit could be a lifeline in Northern Ireland, but it must be designed with people who use it

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Universal Credit could be a lifeline in Northern Ireland, but it must be designed with people who use it

by Ruth Patrick and Mark Simpson, with UC:Us

This report makes recommendations for a social security system that truly acts as an anchor in turbulent times. They are grounded in the expertise of people living in Northern Ireland and receiving Universal Credit.

Universal Credit could be a lifeline in Northern Ireland, but it must be designed with people who use it

Ruth Patrick and Mark Simpson, with UC:Us

Being faced with the forces that can sweep us into poverty is a reality for far too many people in Northern Ireland. To design a social security system that truly acts as an anchor in turbulent times, we must work directly with those experiencing the system and reflect their experience back through compassionate and just design. The policy recommendations in this report are grounded in the expertise of people living in Northern Ireland and receiving Universal Credit (UC). We look at what lessons the rest of the UK can learn from devolved-level innovations, and provide recommendations for improving the system. Following the coronavirus outbreak, the UK Government responded with some welcome, temporary measures to boost the financial support available, but much more needs to be done as the longer-term impacts of the outbreak emerge to avoid people becoming trapped in poverty.

Emma Wincup, Research Manager (Qualitative), JRF

Recommendations

The UK Government, Northern Ireland Assembly, the Department for Work and Pensions (Great Britain) and Department for Communities (Northern Ireland) need to collectively:

- Redesign our social security system so that it treats everyone with dignity and respect, as valued members of society.
- Pay UC at a level that enables people to meet their living costs, including housing.
- End the five-week wait for a first UC payment to stop UC triggering debt.
- Make the process of initiating and managing a UC claim more user-friendly.
- Ensure that the staff delivering UC is well trained, and that recipients have access to independent advice.
- Protect, enhance and raise awareness of protections available to UC claimants in Northern Ireland.

We can solve UK poverty

JRF is working with governments, businesses, communities, charities and individuals to solve UK poverty. *Lived experience can help Universal Credit in Northern Ireland be a genuine lifeline* plays an important part in helping to influence thinking around redesigning our benefit system – a key focus of our [strategy to solve UK poverty](https://www.jrf.org.uk/strategy-to-solve-uk-poverty).

June 2020

www.jrf.org.uk

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Executive summary

Universal Credit (UC) was first introduced to Northern Ireland in September 2017, replacing six legacy benefits for working-age adults. UC operates differently in Northern Ireland when compared to England, Wales and Scotland. Typically, it is paid twice each month with housing payments going directly to landlords. In addition, there are provisions for supplementary payments to mitigate the impact of some recent social security reforms such as the benefit cap and opportunities to apply for discretionary funds.

This study provides insights into how claimants experience UC in Northern Ireland, what lessons the rest of the UK can learn from devolved-level innovations, and how the benefit might develop in Northern Ireland. The findings and policy recommendations presented below are grounded in the expertise of recipients of UC.

Debt trapping people in poverty

- The UC recipients that we spoke to for this study broadly experienced the benefit in negative ways. There were particular problems linked to the five-week wait for the first payment to come through and the provision of advance payments, which are repayable loans.
- Recipients found it hard to recover from the financial hardship that the five-week wait caused, and described ongoing difficulties linked to reduced UC payments as the advance payments (and often other historical debts) were repaid.
- A 'domino effect' was often experienced: debt led to more debt and aggravated mental health problems as people struggled to meet essential needs.

Figure 1: Debt was a constant feature for many participants



The impact on children

- Problems with UC inevitably impacted negatively upon children, even though parents tried to shield them from the financial and emotional consequences.
- Parents spoke of how it had become difficult or even impossible to pay for extra-curricular activities, provide occasional treats and purchase Christmas gifts.
- Efforts to protect children from hardship took a real toll on parents, who had to manage an additional emotional burden linked to feelings of shame and anger about being unable to provide their children with everything they felt they needed.

Balancing paid work and UC requirements

- UC is intended to support people to access paid work. However, recipients reported significant problems as they made the transition into paid work, and while they were in paid work.
- There are notable problems with payments lagging earnings, so that recipients experienced periods where they had very low income from UC and paid employment.
- Some experienced difficulties related to the retrospective repayment of childcare costs.
- Conditionality requirements were sometimes out of step with people's working patterns, with demands for compliance with intensive work-related conditionality colliding with weeks when the recipient had to work many hours, and so had no time available for the demands made of them.

Overcoming barriers to accessing mitigations

- The different payment arrangements and mitigations were very welcome, but they did not make enough of a difference to detract from the overall experience of UC as negative.
- Levels of awareness of the discretionary mitigations were often low, and the systems for claiming them were sometimes problematic.

UC as part of the solution to poverty

- Most participants agreed that, in its current form, UC is not a credit to the UK welfare state. Their experiences revealed how claiming it could pull people deeper into poverty, rather than providing the lifeline people need when they are struggling financially.
- They suggested a series of recommendations for change at both the UK and Northern Ireland level, underpinned by a vision that the social security system should treat everyone with dignity and respect as valued members of society.
- These recommendations are:
 - UC needs to be paid at a level that enables people to meet their living costs, including housing.
 - It is time to end the five-week wait for a first UC payment.
 - Stop UC triggering debt.
 - Make the process of initiating and managing a UC claim more user-friendly.
 - Ensure that the staff members delivering UC are well trained, and that recipients have access to independent advice.
 - Protect, enhance and raise awareness of the protections available to UC claimants in Northern Ireland.

Foreword

The COVID-19 pandemic has emphasised the importance of having a social security system that acts as an anchor in stormy times, helping to hold us steady when we need it most. Unprecedented numbers of people have reached out for a lifeline to keep them afloat as they face a sudden loss of income and increased costs. Between 1 March and 26 April, there was an 80% increase in the number of adults claiming Universal Credit in Northern Ireland.

This report is grounded in the experiences and expertise of people receiving the benefit during 2019. Over a period of ten months, the research team worked with people claiming Universal Credit to document their journeys through Universal Credit, and develop what they describe as policy changes for a better future. We are grateful to the participants who invested so much time and energy in the project; the illustrator and graphic designer who worked with them to capture their experiences in visual form; and the research and policy experts who supported them to develop a vision of social security and a series of policy recommendations.

The research sheds light on the specific experience of claiming Universal Credit in Northern Ireland, where it operates differently to the rest of the UK. It reveals how participants welcomed more frequent payments and paying landlords directly, and some benefited from mitigations designed to protect Northern Ireland residents from the financial loss of UK-wide welfare reforms. Yet these features could not compensate for all the difficulties they faced. Too frequently participants recounted stories of struggling to manage their claims and cover their essential needs.

COVID-19 has forced governments across the UK to introduce temporary measures to support those at risk of being swept into hardship. This has been accompanied by a welcome invitation to people with direct experience of claiming Universal Credit to respond to government calls for evidence. This report demonstrates what can be achieved if their expertise is harnessed. It is a unique study that amplifies the voices of those whose lives are shaped by claiming Universal Credit and involved them as equal partners in discussions with policymakers. Policy-makers in Northern Ireland and the rest of the UK can draw upon it to develop a social security system that is the strong, valued and essential public service we can all rely on when we're at risk of being pulled under.

Iain Porter

Policy and Partnerships Manager (Social Security), JRF

May 2020

1 Introduction

Background

The introduction of Universal Credit (UC) represents a major, and controversial, change to working-age social security in Great Britain and Northern Ireland, replacing six 'legacy' benefits.

Table 1: The six 'legacy' benefits

Benefit	Purpose	Administration (NI)
Jobseeker's Allowance	Income replacement for the unemployed	Department for Communities
Employment and Support Allowance	Income replacement for people unable to work due to long-term sickness or incapacity	Department for Communities
Income Support	Income replacement for other economically inactive recipients, largely lone parents	Department for Communities
Housing Benefit	Means-tested support with housing costs	Northern Ireland Housing Executive
Working Tax Credit	Wage supplement for people in low-paid employment	HM Revenue and Customs
Child Tax Credit	Means-tested income top-up for households with dependent children	HM Revenue and Customs

UC incorporates awards for different needs, so may be paid at different rates and subject to different conditions depending on the recipient's circumstances.

Streamlining working-age social security is intended to offer multiple advantages compared to legacy benefits: reducing complexity, increasing take-up, and reducing the level of fraud and error (Department for Work and Pensions, 2010). UC is also supposed to help recipients (back) into paid work, and encourage in-work recipients to increase their earnings. Work incentives within UC include: ensuring that in most cases benefit payments are reduced more slowly as earnings increase; increased support with childcare costs; and clearer information about the financial gains from employment. At the same time, recipients of various benefits can now be required to spend more time on activities intended to help them return to employment, and face stiffer financial penalties for failure to do so than in the past (see Simpson and Patrick, 2019, for a more detailed discussion). In contrast to the legacy system, UC recipients who are already in paid work can be required to take steps to increase their earnings.

UC has been introduced during a period of cuts to social security spending. As a result, recipients have been affected by the reduction in the real value of most working-age benefits, new curbs on eligibility for housing- and child-related benefits, and a cap on overall benefit incomes. These cuts also affect people in receipt of the legacy benefits, but form an important part of experiences of UC.

About the study

Figure 2: The project was a partnership with recipients of UC



This is one of a number of studies exploring whether UC achieves its own objectives and provides people with enough money, on the right terms, to enjoy a reasonable standard of living as they understand it (Robertson et al, 2020; Millar et al, 2018). Northern Ireland is an important case study, as UC operates differently here to England and Wales. There are differences in the default payment arrangements, and supplementary payments have been made to protect claimants from some financial losses due to recent social security reforms.¹ There is a need to understand how recipients experience UC in Northern Ireland, what lessons the rest of the UK can learn from devolved-level innovations, and how the benefit might develop in Northern Ireland in the future. This report examines these issues from the perspective of a group of recipients mainly based in greater Belfast.

This study has been a partnership between people with direct experience of UC (UC:Us) and academics. The findings are grounded in the expertise of recipients of the benefit (Bennett and Roberts, 2004). We have adopted a collaborative, informal and inclusive way of working, bringing in additional forms of expertise where needed (see Appendix 1 for further details). As well as working in partnership with recipients of UC, we worked with arts professionals (an illustrator and a graphic designer) to co-produce accessible outputs from the project. We also drew on the expertise of and created opportunities for conversation and knowledge exchange with the wider policy community, including the advice sector, civil servants and elected representatives. Outputs include this report, a leaflet and a website² that document people's experiences of UC and recommendations for change.

Initially, 28 individuals on UC were interviewed about their experiences of the benefit and how they might be involved in the main project phase. These interviews informed a series of six workshops, which we described as 'expert by experience panels' – an approach inspired in part by the Scottish Government's experience panels on social security.³ A total of 17 participants took part in the six workshops, ranging from 3 to 12 per session. Through the workshops, participants agreed which aspects of UC experiences to focus on, and developed suggestions for policy and operational changes with potential to improve the benefit. These findings are summarised in both this report and the leaflet produced for the project (an online version of which is available on the project website).⁴

The images featured in this report emerged through the research process, and were produced through collaborative work involving the participants and the rest of the project team. At the first workshop, participants were invited to choose from a number of potential participatory outputs – settling on an illustrated leaflet. Having made this decision, participants then selected which illustrator to work with, choosing Hannah Miller to help them bring their experiences to the page. Hannah attended several of the workshops and spent time with group members as they together identified key moments on their collective UC journey, and brainstormed visual representations of these moments. The researchers facilitated this elicitation process by supporting participants to develop ideas for not only the text, but also the imagery that might bring their experiences of UC to life. Generating the images involved a combination of group members themselves making suggestions, which Hannah was then tasked to implement, and Hannah herself directly responding to the experiences the group shared. Critically, the participants themselves had a degree of ownership over the process, and had opportunities to give feedback on drafts of images and make further suggestions. The relationship between Hannah and the participants was a positive and important one, and Hannah has written of her own reflections on being involved in the research process (Miller, 2020).

Report structure

Chapter 2 sets the context, briefly explaining the unusual place of social security in Northern Ireland's devolution settlement, under which power is fully devolved but policy has rarely differed from Great Britain. Chapter 3 sets out the key findings about participants' experiences of UC. While many of the issues raised could as easily have emerged from a study in England or Wales, findings relating to the Northern Ireland-specific features of the benefit are highlighted. The key issues identified pave the way to Chapter 4's recommendations for improvements to UC in Northern Ireland, drawing out the lessons that can be learned for the UK Government. The concluding chapter recaps the key findings and includes some reflections on the study from the research team.

2 The road to Universal Credit in Northern Ireland

Introduction

Historically, social security in Northern Ireland has closely mirrored policy in Great Britain,⁵ but this pattern of parity has weakened slightly since 2012. Legislation to establish UC in Northern Ireland emerged in May 2016, some three years after Great Britain. The delay reflects the fact that Northern Ireland's politicians have become increasingly resistant to aspects of UK Government social security policy, and have sought to develop the devolved system in a way that better meets the needs of this part of the UK (Simpson, 2017a). As a result, UC in Northern Ireland works differently in some important respects compared to England and Wales. This chapter outlines how and why post-2012 social security reforms came to take on a slightly Northern Irish flavour.

Welfare reform under the coalition and the devolved-level reaction

Social security holds an unusual place in Northern Ireland's devolution settlement. Although in principle this is an area of devolved competence, under an arrangement dating from 1926 Northern Ireland has made essentially the same provision for its citizens as Great Britain; this is known as the parity convention (Research and Information Service, 2011; Simpson, 2015).

The Welfare Reform Act 2012 brought about significant change to working-age social security in Great Britain, including the creation of UC. Passage of the Act at Westminster was swiftly followed by the introduction of a Bill with essentially the same content at Stormont. This Bill remained before the Northern Ireland Assembly for two and a half years. During this time, the regional political parties debated the extent to which it was possible to diverge from policy in Great Britain on welfare reform. The Bill eventually failed to pass its final stage. However, the Assembly later gave consent for Parliament to extend the same set of reforms to Northern Ireland. Consent for welfare reform was bound up with an agreement that money from Northern Ireland's devolved budget would be spent on measures to mitigate some of the perceived problems with the legislation (Northern Ireland Office, 2015).

As a result of these delays, Northern Ireland only began to accept claims for UC from September 2017. As in Great Britain, UC to new claimants was rolled out gradually, and by geographical sub-areas, place by place. This process concluded at the end of 2018, since when new applicants for working-age benefits and those with a relevant change of circumstances have had to apply for UC wherever in Northern Ireland they live. Migration of legacy benefit recipients who do *not* undergo any change of circumstances is due to commence following the conclusion of a pilot exercise by the Department for Work and Pensions, which was already due to continue into 2021 before the COVID-19 pandemic reached the UK; the virus may well result in further delay (Department for Work and Pensions, 2019a).

Aspects of the 2010–2015 Coalition Government's reform programme were controversial across the UK, but it was argued that there would be particularly negative effects in Northern Ireland. Reasons for this are often, although not always, associated with the recent history of conflict (see Simpson and Patrick, 2019, for more information). Northern Ireland's social housing has high levels of under-occupancy, and low availability of smaller properties into which people might downsize. The stock is largely segregated along ethno-religious lines, all of which exacerbates the effects of changes to housing-related benefits. Relatively high levels of disability, particularly mental health conditions, mean more people are affected by changes to disability and incapacity benefits. Higher levels of economic inactivity and low pay mean more people receive income replacement benefits, so more are affected by cuts. As a result, the projected economic loss to Northern Ireland due to social security reforms up to and including the Welfare Reform Bill before the Assembly in 2013 was £650 per person per year, compared to £470 in Great Britain (Beatty and Fothergill, 2013).

Mitigating the impact of welfare reform in Northern Ireland

Under the 'Fresh Start' agreement, £585 million from the devolved budget was ring-fenced for a four-year programme of welfare reform mitigations, and a working group was appointed to recommend how this money should be spent (Welfare Reform Mitigations Working Group, 2016). Many – although not all – of the mitigations affect UC recipients. The key Northern Ireland-specific features of UC are listed below.

Payment patterns:

- UC payments are made twice per month by default, as opposed to monthly in England and Wales. Entitlement is calculated on a monthly basis regardless of location.
- The housing costs element of UC is paid to the recipient's landlord by default. In England and Wales, the recipient normally receives the whole payment, including housing costs.
- It is supposed to be easier for joint-claim couples in Northern Ireland to request split payments of UC, although in 2019 the number of couples receiving split payments remained in single figures (Law Centre Northern Ireland, 2019a).

Supplementary payments and Northern Ireland-specific funds:⁶

- Social sector size criteria (under-occupation penalty or 'Bedroom Tax') – social housing tenants whose UC or Housing Benefit payment is reduced because they have excess bedrooms receive a payment equivalent to the amount lost.
- Benefit cap – in England, Scotland and Wales, people whose benefit entitlement exceeds £385 per week do not receive more than this amount, unless they receive retirement or disability benefits. Most people in Northern Ireland subject to the cap receive a payment equivalent to the amount lost if they have dependent children, and almost all capped recipients do have children.⁷
- Contingency fund – non-recoverable, discretionary grants to recipients who suffer financial hardship as a result of the transition to UC.
- A single discretionary support scheme, offering both loans and grants in a crisis, operates throughout Northern Ireland. In England, discretionary welfare consists of a patchwork of variable, localised services (Porter, 2019; Sefton et al, 2018).

Conditionality:

- The maximum sanction for failure to comply with conditions for the receipt of UC or Jobseeker's Allowance (JSA) was limited to 18 months in Northern Ireland compared to three years in Great Britain. This has now been reduced to six months throughout the UK.
- Benefit recipients in Northern Ireland have been much less likely to experience sanctions than those in Great Britain, although sanctioning rates in Great Britain are now falling (Social Security Advisory Committee, 2018; Tinson, 2016; Webster 2019).
- The Social Security Advisory Committee has heard evidence that there is a stronger 'culture of supporting people' within the Department for Communities compared to the Department for Work and Pensions, so that the imposition of a sanction in Northern Ireland is viewed as a failure of the system.
- The Department for Communities has published a leaflet explaining how to avoid a sanction,⁸ and sanctioned recipients are referred to the Welfare Changes helpline for advice on hardship payments and potential appeals.

Not all post-2010 reforms have been mitigated in Northern Ireland. The single greatest loss to recipients flows from the below-inflation uprating of most working-age benefits since 2010, including a four-year freeze between 2016 and 2020. This has applied in Northern Ireland as in Great Britain. The limitation of support to two children per household after 2017 has not been mitigated, in part because the Working Group only considered reforms flowing from the Welfare Reform (NI) Order 2015.⁹ A proposed 'cost of working allowance' has not materialised because the collapse of the Northern Ireland Assembly in January 2017 (until January 2020) came before the necessary Regulations could be approved. This was to be an annual payment to in-work recipients of UC in recognition of the extra employment-related costs individuals can incur, and to partly offset reductions to in-work support announced in 2015 (Welfare Reform Mitigations Working Group, 2016).

The different payment patterns for UC in Northern Ireland will continue indefinitely. Legislation underpinning the supplementary payments expired in March 2020. This led to warnings that recipients were facing a 'cliff edge' beyond which widespread financial losses would occur. As a result, a parliamentary inquiry recommended that these mitigations should be prolonged (Northern Ireland Affairs Committee/Work and Pensions Committee, 2019). The return of the Assembly following a three-year hiatus was accompanied by a commitment to 'extend existing welfare mitigation measures' (Committee for Communities, 2020; UK Government and Irish Government, 2019). However, this report is not the first to recommend revision of the mitigations package to take account of developments and learnings since 2016 (Advice NI, Housing Rights and Law Centre NI, 2018; Reed and Portes, 2019). A wider review also formed part of the political agreement that brought about restoration of the devolved institutions of the mitigations package, but this will be a longer-term project.

Summary

This chapter has outlined the unique place of social security in Northern Ireland's devolution settlement. Although this area of policy is entirely devolved, the system very closely reflects that of Great Britain. In response to dissatisfaction with UK social security policy after 2012, a set of mitigating measures – limited in scope and duration – was agreed by the regional political parties. Although the existing mitigations are now being extended, a wider review is expected into their future role in Northern Ireland's social security system.

3 Experiences of Universal Credit in Northern Ireland

Introduction

This chapter sets out what recipients identified as the defining features of UC in the year following its introduction. Conversation in workshops invariably returned to perceived negatives, such as debt, lack of guidance with the initial application, problems with claim management, housing insecurity and mental health problems. In some cases UC was portrayed as fundamentally flawed, in others it seemed that good intentions – such as digital application and claim management, and the attempt to increase the incentive to be in paid work – had gone unfulfilled or produced unintended negative consequences. The distinctive features of UC in Northern Ireland were viewed positively but, for the most part, made only a limited improvement to the overall negative experience.

Introducing the participants

One of the major innovations of UC is that it can be paid to recipients in a wide range of circumstances. The circumstances of the 28 people involved in this study reflect this diversity, as detailed below (see Appendix 2 for names and pen pictures of participants).

Age

Participants were aged between 20 and 65, spanning almost the full range of ages at which UC is payable. Five were under 25 and therefore only entitled to the young person's standard allowance.

Gender

Nineteen of the twenty eight participants were female. Figures from Great Britain show that most people on UC since its introduction have been female,¹⁰ but the gender balance in the study was more heavily weighted towards women (Department for Work and Pensions, 2019b).

Family composition

The most common family form in the study was a lone parent with dependent children, accounting for 10 participants. A further eight were single. The remainder were members of a couple – in two cases, both partners took part in the study. Three had dependent children, of whom one had a third child during the study, and one was claiming as a single person as his partner and children lived outside Northern Ireland. As a whole, UC claimants in Northern Ireland are overwhelmingly single, although more are childless than have children (Department for Communities, 2020).

Disability

Most participants – 19 in all – disclosed a disability or long-term health problem. Mental health conditions were the most common health problems disclosed, while other participants reported respiratory illnesses, mobility problems and sensory impairments. Thirteen had been assessed as having limited capability for work and/or work-related activity, or were awaiting the outcome of an assessment, five were in paid employment, and one was a jobseeker. Two participants were on UC because they were or had been caring for a disabled family member.

Work

Twelve participants were in formal paid employment at some point during the study, a slightly higher proportion than among UC recipients as a whole, while another had a partner in full-time employment (Department for Work and Pensions, 2019b; Department for Communities, 2020). Most employed participants worked part time, at least two on zero-hour contracts. Two were able to leave UC during the

research because of finding a new job or increasing working hours; conversely, one was in the process of taking medical retirement in his early forties.

Pathways to Universal Credit

At least 17 participants had previously claimed one or more legacy benefit and moved to UC following a change of circumstances. Examples included starting, leaving or changing jobs, moving to a new house, loss of eligibility for a disability or carer's benefit, and a child turning five years old. A smaller number had made 'fresh' claims for UC. Reasons included a cut in working hours, returning to Northern Ireland following a period abroad, and being awarded refugee status. One individual who had never been eligible for tax credits or Housing Benefit was able to receive UC because of its more generous treatment of earned income.

Experiences of Universal Credit

In early workshop sessions, individuals outlined their own UC 'journeys', documenting their early experiences on the benefit, and how these sat within and affected other areas of their lives.

Figure 3: Participants described their journeys on UC, and worked together with an illustrator to develop a leaflet outlining their experiences and recommendations for change



While each experience of UC is unique, some key milestones were widely shared. Together, the participants and researchers identified the following key stages and features of the UC journey:

- the application process, including the information required for the application, the online system used and the support available
- the minimum wait of five weeks for a first UC payment, resulting in debt – often a long-running concern
- ongoing claim management, including the online journal
- work-related issues, including the calculation of entitlement for in-work recipients and the jobseeking conditions participants must meet
- the impact on mental health and housing security.

While the Northern Ireland-specific features of UC affected experiences, many of the issues highlighted could just as easily occur in other parts of the UK. The findings also highlight the inseparability of UC

from a wider programme of social security reforms. Some of the issues that caused participants financial hardship would also have been encountered had they been claiming legacy benefits, but were still a significant part of experiences of UC.

Application and claim management

The reliance of UC on digital application and claim management processes has attracted critical comment, because of problems with IT systems and concerns about applicants' digital literacy (Alston, 2018; Onwurah, 2016). Participants had contrasting views on the requirement to apply and manage their claim online. Some found the digital systems helpful; some found them a hindrance to accessing their entitlements; and others saw the digital-first model as a good idea whose potential was unfulfilled.

More computer-literate participants reported that the online application was “really, really easy” (Chloe). The replacement of multiple benefits with a single application and the reduced need to attend appointments and return paperwork in person was particularly welcome to some. However, these positive remarks often came with the caveat that someone with less experience of using a computer might struggle, or that the need to be online meant unwelcome extra costs or frequent visits to places with free Wi-Fi. The demands of connectivity were highlighted by Joanna:

“I have to use my neighbour's Wi-Fi. He is in hospital, so his internet is off. I have had to buy extra 4G this month, so my phone bill is £55. Where will I get the money for this? And if I don't have it, I can't go on my journal.”

Worksheet completed at workshop 2¹¹

Online systems were a less positive experience for a significant number of participants, reflecting concerns raised elsewhere about digital exclusion (Citizens Advice Scotland, 2019; Office of the High Commissioner, 2019). Some lacked confidence using computers – at least one claimed he had never previously used one – and this could be compounded by literacy problems. Others felt they understood what they had to do better when meeting an adviser in person, but face-to-face meetings could be difficult to access, even when the need was due to a disability. One participant even reported having her benefit reduced because a message to the Jobs and Benefits office advising that she would be unable to attend a meeting had not been delivered due to a poor 4G connection. As Deirdre put it, online management of claims appears to have:

“... no regards for people who didn't have access to a computer. Our local library closed about eight, nine years ago, so I would have to get a bus or a private taxi... I'm actually computer literate, but it was more the accessibility. So the likes of coming [to a café] to get on their Wi-Fi, because it wasn't always open.”

A third group of participants felt the move to online claim management was a good idea in principle, but was not working as well as it might. A key source of frustration was the requirement to provide hard copies of information that had already been submitted online, such as sick lines/fit notes and proof of identity. Phoebe, the mother of one recipient, whom she accompanied to the interview, commented:

“What's the point of making you do it all online if you then have to go down to a social security office to prove that you are who you say you are?”

There was also ill feeling about the time it could take to receive a response to a journal entry, particularly when the participants perceived that they were under pressure to respond promptly to messages received from their work coach or case manager. Some experienced glitches with the system and had to re-start what they were doing from scratch.

Challenges surrounding the UC application were not just associated with the online system, but extended to the questions asked. While a small number of participants indicated they would find almost any paperwork difficult, specific issues with UC led to confusion. Ellen reported coming across a question about Council Tax, which does not exist in Northern Ireland, and being unable to proceed with the application without providing an answer. More generally, there was a feeling that questions were “tricky, as if to, like, slip you up” (Ciara) or were too narrowly framed to elicit all the relevant information. The fact that the application had to be completed online seemed to limit scope to take a break from the process

or move back and forth between questions, which in turn made it harder to seek guidance on how to respond or to interpret a particular question in the context of what might be asked later.

Support received

Given the difficulties experienced with the application process, getting onto UC could require support from various sources. Guidance from someone who knew the system often proved essential for a successful application, and was valuable to support ongoing claim management. Participants sought help from various sources – UC staff, advice services, relatives or friends – and some had themselves been approached for advice due to their experience of the benefit.

Advice workers were consistently praised by participants who had received assistance with an application or claim management. Some said they could not have completed their application at all, would have struggled to do so, or might have missed out on an element of their award had this kind of support not been available. Two participants were receiving quite intensive support with their claim on an ongoing basis from a disability charity. The advice sector in Northern Ireland has not experienced the extent of funding cuts that has occurred in England and Wales (McKeever et al, 2018) and received additional funding in anticipation of increased demand due to current social security reforms (Welfare Reform Mitigations Working Group, 2016). Even so, some participants reported contacting advice providers who were over-stretched or whose staff had yet to be trained on UC.

“I was angry because the place was absolutely rammed with people seeking advice and they are pushed out to the max... So, so busy.”

Chloe

UC staff, and other social security staff, often gave valuable advice. Some participants reported that they could not have navigated the application process or might not even have known they would be entitled to UC if not for the guidance received. Where staff members were less helpful, this was more often attributed to high workloads or lack of training than individual failings – it was striking how readily staff appeared to have shared their own concerns about these matters with recipients.

“The girl said to me, it’s a learning curve for all of us. We’re learning the same as you. And that shouldn’t be the case.”

Niamh

“I’ve had another one said to me, I’m here for over 30 years working for the civil service but I’m trying to get out on voluntary redundancy, I know you don’t really want to hear this, but because of Universal Credit.”

Alan

Where poor service was less readily attributable to lack of training, participants were less forgiving. Up to a quarter felt staff had shown a lack of empathy with recipients experiencing financial difficulty, or endorsed stigmatising portrayals of people on benefits. While not necessarily within the control of individual staff members, lack of privacy in Jobs and Benefits offices could compound the indignity of the experience. Chloe recalled:

“Some of the comments was made was, ‘Oh, it’ll be good because you can sit in the house in your pyjamas and do everything online’, and I’m like, you shouldn’t assume everybody’s just not wanting to work.”

The five-week wait

Participants unanimously associated the early stages of a UC claim with financial hardship and usually debt, something flagged in recent research (Policy in Practice, 2019; StepChange and The Trussell Trust, 2020). Arguably, money problems emerge from the study as *the* defining experience of UC, with many recipients struggling to get back on an even keel financially, or even to envisage how they ever would. Although some had moved onto UC with pre-existing debts, the transition, particularly the minimum five-week wait between application and first payment, significantly increased indebtedness. For others, the start of their UC claim was the first time they had had to borrow money.

From a system point of view, the one-month assessment period before the first payment is a necessary part of the dynamic calculation of UC entitlements in response to changes in household income. For participants, the waiting period could feel more like a further austerity measure that had been introduced “to get a free month or something. [To] avoid paying people.” (David). The main form of debt flowing from the five-week wait was the advance payment. For many participants, the advance was a lifeline that, at the time, they saw little alternative to accepting. With hindsight, feelings were more mixed. Benny appreciated the fact that the advance was “interest free, £27 a fortnight, that’s cheaper than what I would’ve paid on the credit card.” Francesca, though, spoke for several others in suggesting that when applicants are in a vulnerable position, UC staff “pressure you into getting all these type of loans, which means you pay them back, which means you’re left with barely any money” for an extended period.

A very small number of participants said they had been unaware that the advance was repayable, while even those who acknowledged they would have struggled to survive without accepting the advance could still resent having to do so. Cait compared the experience to “going to a tick man.”¹²

“I struggle with managing my budgeting. Knowing you haven’t got any money in and they say you can have £750 in your account the same day. [Within] nine minutes of the work coach verifying my data, advance payment. That’s how quick they talk you into taking that.”

Chloe

Some participants had been determined to avoid taking an advance payment, but this could lead to heavy reliance on food banks or owing just as much money to family members or another lender. Ciara declined the advance, but ended up with a £600 overdraft and had to borrow from relatives to buy baby milk. She still felt she had made the right decision:

“The person who helped me fill out the assessment, he says honestly, please don’t get [an advance payment], it’ll be a real struggle if you were to... get a loan off them ones... Definitely good advice, just try and get through it, and lend off family and friends if you can, because it’s worth it in the end.”

Figure 4: Participants described claiming UC as triggering a series of negative domino effects, starting from the debt that was caused by the (at least) five-week wait for a first payment



One consequence of having to take on debt in the form of the advance payment just to meet normal, everyday needs was that it could be hard to access additional support when unforeseen expenses arose.

“The thermostat of my fridge is going and I already got it from [a charity], so it’s not like I could ask them again... So I asked, Universal Credit... how do I go about this? And they just, well, they said you’re paying back a repayment loan. Tough, basically.”

In Northern Ireland, the advance payment is not the only source of support at the start of the claim, but awareness of the non-repayable grants available from the contingency fund was low and there were obstacles to take-up. These issues are discussed below.

In addition to the advance, some participants commenced their UC claim with debts resulting from overpayment of other benefits. How the overpayment had come about was not always understood, but four said theirs had resulted from the continued payment of legacy benefits following an application for UC. Participants generally assumed that once they applied for UC, other benefits would automatically stop at the appropriate time, and that any money received must therefore be theirs. In any case, in the context of a wait of five weeks or longer for a first UC payment, there could be little alternative to using any money that appeared in the bank.

“I took an advance of £1200. And then I received a letter saying that I had an overpayment from tax credits for £1400. Which I couldn’t have, because my tax credits had ended... then they came with another note in my journal saying that I had claimed [Employment and Support Allowance] and Carer’s Allowance, and that I owed them another £1200 and they were just going to take this off me as well, so there’s nearly £6000 of debt from the space of December to January, moving onto Universal Credit.”

Maria

In two cases, the transition to UC led to the discovery of previously unknown overpayments of a legacy benefit. Joanna, whose daughter was now 28, had been asked to repay a Child Tax Credit overpayment from at least 10 years previously.

Housing

Figure 5: Housing problems for people on UC included arrears and threats of eviction, especially during the transition onto the benefit



To a large extent, participants’ housing problems were also debt problems. The five-week wait for a first payment, payment of the housing costs element of UC to the recipient when he or she was expecting it to go to the landlord, and the delayed commencement of supplementary payments (see below) could result in substantial rent arrears. Participants sometimes faced ongoing shortfalls, where their rent was higher than the Local Housing Allowance (LHA; something that affects people on Housing Benefit as well as UC recipients). Participants also spoke of financial pressures around housing linked to the payment of their rates – equivalent to Council Tax in Great Britain – or a landlord’s service charge, which UC does not cover. Where these financial pressures led to arrears, participants sometimes received repeated letters warning of eviction proceedings, although in practice many landlords – particularly social landlords – proved more understanding when spoken to in person. Even when arrears did not themselves bring an

immediate risk of homelessness, they could affect individuals' ability to find new accommodation if they had to move for other reasons.

"[Landlords] have been the best out of everybody, saying listen, we understand everybody's in the same boat with Universal Credit, it's going to take a while for it to all to be sorted out, but as long as you can show us that you're contributing to the arrears, we won't evict you."

Maria

"The landlord has decided to sell the property... My tenancy's the first one up so I'm being [evicted], that's it. I don't have anywhere to go... I obviously can't afford to put down a deposit anywhere, and then I can't get a good reference because I'm in arrears."

AC

The risk of homelessness was not the only housing issue experienced. Moving to a new house was one of the more common changes of circumstances that triggered claims for UC. If the move was to an unfurnished property, the participant could be faced with moving into an undecorated, uncarpeted house with no furniture, no kitchen appliances and no money for five weeks. While some housing associations offered a small grant to new tenants, this was seldom enough to cover everything that was needed.

"They gave me a wee grant, I think it was like for £300 or something like that, but that only helped for to get... a bed for my wee girl's room and like bedclothes and sheets and stuff... I was going in to cement walls, concrete flooring. You can't put your kids into that."

Ellen

The three owner-occupiers in the study appeared to have been particularly hard hit by the reduction of support with mortgage interest (common to UC and the legacy system). One was not entitled to any help with her mortgage payments because she had not been on benefits long enough. The other owner-occupiers – a couple – could have taken a loan, but chose not to:

"They're not paying the interest any more, but they'll give you a loan every month to pay it, then at the end of the four years or whatever time the mortgage is paid out, you pay it back. So we said no, it don't matter... By the time the five years or whatever are over, we'll end up owing them ones a couple of thousand, which is stupid I think."

Sam

Universal Credit, paid work and jobseeking

Figure 6: UC is for people in paid employment, as well as those currently out of work



The centrality of paid employment to UC was widely recognised by participants. This focus on supporting transitions from 'welfare' and into 'work' includes both coercive elements, which have intensified in recent years for recipients of both UC and the legacy benefits, and supportive or incentivising elements, which are more specifically linked to UC. However, participants' perceptions of activation tended to focus on the coercive measures. Pressure to (re-)enter the labour market was perceived not only in the mandatory jobseeking or other work-related activities recipients were required to undertake, but in the inadequacy of the benefit for a tolerable standard of living. This is in keeping with official justifications for various social security cuts, including the benefit cap, as necessary to incentivise paid employment. A number of participants argued that this approach was inappropriate to their individual circumstances – normally due to health problems or caring responsibilities – or to (parts of) Northern Ireland due to a lack of employment opportunities.

"Universal Credit... seems to have been set up or established to try and force people back into work. It doesn't seem to cater for people that's genuinely not fit for work... it's a very aggressive benefit."

Alan

"They're pushing people to work and there's no work in this town."

Judy

The increased financial incentive to enter, remain in and increase earnings from paid work in comparison to the previous system has been presented by policy-makers as a fundamental feature of UC. The reduction of a UC payment by 63p per £1 of earned income is intended to leave recipients with extra money compared to legacy benefits. Yet few participants spoke of being, or expecting to be, better off if they moved into work while on UC compared to the previous system.¹³ When reading their statements, participants often saw only the deduction of most of their earnings and interpreted this as "getting done for doing extra work" (Judy, catch-up interview), so that there was little incentive to work more hours. Only Ellen explicitly recognised an improvement in her financial position due to the transition, mainly due to the improved support with childcare costs:

"There is, like, better factors to it because you're getting like 85% of your childcare paid for you... Whereas before, you were getting 70% on tax credits."

Ellen

More participants saw UC as an obstacle to paid work, in many cases a greater obstacle than legacy benefits. For this group, features of UC that are specifically designed to incentivise employment – increased childcare support and monthly changes in entitlement to reflect fluctuations in other income sources – often had the opposite effect in practice. Regardless of whether total annual income was higher or lower than under the legacy system, the unpredictability of monthly income from UC was a serious problem for the household budget. Exacerbating this was the fact that UC entitlement is calculated on the basis of the *previous* month's earnings. This one-month lag meant months with reduced or no benefit income (due to higher earned income the previous month) could coincide with months of reduced or no earned income (due to fluctuating hours of work, as typified in zero-hour contract jobs). This could cause serious hardship.

"November–December time they said my earnings was like double what it was. So I got nothing at all... The next month they obviously realised the blip. So I got back to... decent money... So I thought happy days, maybe they have realised that they've made a mistake... The following month it was back again to what it was."

Benny

"I was on a zero-hour contract... Payments would be up and down, you know, so if I was having a good month, the next [UC] payment would be way down, but I could be working no hours for that month and I'd be left going, what am I meant to do here?"

AC

Even the enhanced level of childcare support was of limited help to Niamh, who felt the lag in receiving payment had locked her into a perpetual cycle of debt – repaying her family each month, then immediately starting to borrow again to meet her living costs, as most of her wages were immediately spent on childcare:

“I’m down a good lot, 600-odd pound before I receive a penny, so most of my wages are going on childcare. It’s backwards... a continual cycle of being stuck in a rut with the payments, always slightly behind.”

As in previous studies (Department for Work and Pensions, 2017; McKeever et al, 2018) there were pleas for greater consistency of benefit income to help with budgeting and to make extra earnings actually feel like extra money in the pocket.

For the largest group of participants, UC had no discernible effect on people’s eagerness to enter, remain in or progress into paid employment. For the most part this was simply because non-social security factors weighed much more heavily in the decision-making process. Many participants felt they could not hold down a job at all, or could not increase their hours, because of health issues, age or their children’s needs, or said they were trying their best to find (more) work, but without success. Others were determined to be in employment regardless of any immediate financial gains, for example because they hoped to increase their hours and earnings once their children were older or because of the non-monetary benefits. So, while UC could cause problems for in-work claimants, there was no evidence of anyone opting out of the labour market as a result.

“I might even work on [beyond pensionable age]. If I’m able to work, I’ll do it... There’s people I work with is 64 and 65, and they do it because... it gets them out meeting people... ‘Cause that’s your mental health, that’s your wealth.”

Cait

Niamh was responsive in principle to work incentives built into the system, but complained that whereas with legacy benefits she could ask the Jobs and Benefits office how many hours to work to maximise her income, similar advice was not forthcoming following migration to UC:

“They didn’t seem too bothered about what to work and what was going to help me... Income Support, they knew everything. Everything you asked they had the answer to, and they were quite happy to give me totals of exactly how much you would receive. Universal Credit didn’t seem to have a clue.”

Welfare-to-work measures consist of sticks as well as carrots. Among the research participants, there was little direct exposure to the more punitive forms of activation, with only one reporting that she had experienced a sanction for non-compliance with benefit conditions – specifically, non-attendance at a meeting at the Jobs and Benefits office. It was also clear that many of the participants were subject to few jobseeking expectations because of their health conditions, the age of their children or because they were already in paid work. Even so, some were conscious of pressure from work coaches, the extent of which could vary as working hours went up and down. Others feared they would come under more pressure in the future. With primary carers (whether on UC or a legacy benefit) now expected to be available for paid work after their youngest child’s third birthday – compared with the 16th birthday as recently as 2006 – parents could be concerned that work coaches would have unrealistic expectations about their ability to increase hours of paid work as their children grew older. Niamh explained:

“When children start school... they’re saying that you have that time without the children and that’s your opportunity to work, but not really when they’re maybe only in for an hour settling in, how do you expect people to hold that job down if they’re going into work and can only work for an hour?”

A key innovation of UC is to subject in-work recipients to an ‘unprecedented’ requirement to seek to increase their earnings (Social Security Advisory Committee, 2017). For participants with unreliable hours, how this requirement operated in practice could vary in response to their income, resulting in a mismatch between when they were working and when they were subject to more intensive jobseeking demands. For example, a recipient who had few or no hours of paid work in January might be told by her work coach that she had to spend February looking for jobs as if she were unemployed, even if in February her working hours leapt up again. This lumpiness to conditionality and its lag (where the level of conditionality is tied to previous months’ earnings and hours of work) was a significant problem for AC:

“Went from being put in light touch, which is where you meet with your work coach just to discuss commitments and that, and they’re happy enough with you being in work, to intensive, where you’re doing 40 hours’ job search on top of already being working... Say I was having a busy week, I would be up to 20 hours and then another 20 in college and then they’re wanting another 40 on top job searching.”

What was not entirely clear from our study was whether this lag in conditionality is a feature of the system, or the particular approach of a single work coach. Our understanding, though, is that work coaches have considerable discretion in their tailoring of work-related demands to each UC recipient, and so much may depend on relationships with and the approach adopted by a recipient’s work coach. However, there are arguably also systemic problems if the system does not robustly protect recipients from facing conditionality requirements with which they cannot reasonably be expected to comply because of their current employment commitments.

Benny, whose UC claim began after he was forced to reduce his working hours because of deteriorating health, did not feel staff took his condition sufficiently seriously and raised the spectre of sanctions when he expressed doubts about his ability to remain in paid employment for much longer. For some, this feeling of being hassled by work coaches in itself acted as motivation to try to get off UC. In Benny’s case, this ultimately happened through early retirement on a good occupational pension, but in other cases employers were simply unable or unwilling to consistently offer sufficient hours.

Mental health

Figure 7: The experience of claiming UC was often found to worsen existing mental health conditions and create new ones



Northern Ireland’s mental health ‘crisis’ has gained both academic and international media attention (O’Neill and Rooney, 2018; Yeginsu, 2019); four participants lost relatives or friends to suicide during the study. Add this to the range of stressful experiences associated with (although not necessarily unique to) UC (Wickham et al, 2020; Williams, 2019), the difficulties associated with surviving on a low income and the impact on self-esteem of reliance on benefits (Baumberg, 2016; McKeever et al, 2018; Patrick, 2017), and it is unsurprising that mental health was widely discussed in both interviews and workshops. Around half of the participants described UC as having a negative impact on their mental health. In some cases, mental health conditions predated the UC claim, and were sometimes the reason why the participant was on benefits in the first place. This could include conditions with a direct link to experiences of the Northern Ireland conflict, like post-traumatic stress disorder. Difficulties with the benefit could exacerbate pre-existing problems or undermine hopes that a spell out of paid work might act as recovery time. In other cases, problems with UC were identified as the direct cause of the problems experienced, with Carol reporting a near-immediate improvement in her mental health once she stopped claiming the benefit.

Paula summarised her views on the relationship between UC and (worsening) mental health:

“The whole process is demeaning, not at all focused on the claimant’s needs and welfare. Horrific welfare reform which is going to cause a tsunami of ill health and mental health.”

Worksheet completed at workshop 2

For many, anxiety, worry and resulting mental ill health were tied to the hardship associated with the five-week wait for a first payment and resultant debt problems. Housing insecurity, feeling like a burden on one’s family and having to use food banks all had a detrimental effect on wellbeing. Poverty meant that what should have been joyful life events, like moving into one’s own home for the first time, instead became a cause of regret.

“The worst thing I’ve ever done is getting my own house and it should be one of the best things that’s ever happened. If I could, I’d still go home [to my parents].”

Francesca

“You’re stuck in a rut and you don’t know how to get out of it, because you’re constantly borrowing off people and you feel guilty for taking off them, and you don’t know when you’re going to be able to pay them back.”

Niamh

The financial hardship that sometimes came with UC could be experienced as a trauma that induced panic, fear and extreme worry on affected individuals.

“Took my whole first payment [to repay a previous overpayment]. Everything, so I got nothing... I was just hysterical, sobbing down the phone, like I’m sorry, I’m sorry, awful, I was in such a state, I was like, I feel like a bit of shit.”

Joanna

Participants with children could be particularly conscious that they were struggling to meet what they saw as their parental responsibilities, and this induced feelings of sorrow, anger and guilt.

“I feel like a failure. Feel like my kids would have a better life if I put them into care.”

Maria

The UC application and claims process was itself experienced as a source of stress, especially where individuals were trying to appeal and challenge decisions. Alan moved onto UC after his mother died, and reported finding the process of claiming (and challenging decisions about his ill health) time intensive and very difficult:

“It’s worn me down, so it has. I’ve lost weight and everything... The doctor offered me bereavement counselling and all, I told the doctor, to be honest with you I’m not getting time to grieve here, too much on my plate.”

Deirdre reported how the UC process was itself preventing her from having space to recover as a survivor of domestic violence:

“Universal Credit sent me for a medical. But during that period, a lot of months, while I was going through court... The doctor had said this is really stressful, this woman needs to heal, and they were still pushing and pushing and pushing, you know, to get me back to work.”

Many of the participants who disclosed mental health issues said they were seeing their GP or a counsellor as a result. Two explicitly reported having suicidal thoughts, which they attributed to problems related to UC, while a third disclosed that she had received support from a counselling service specifically for people experiencing acute crises.

Northern Ireland features of Universal Credit

Chapter 2 outlined the main ways in which UC operates differently in Northern Ireland compared to England and Wales. All participants in the study were affected by these operational differences, with almost all of them taking advantage of the different payment patterns, and eight or nine receiving a supplementary payment. The distinctive features of the benefit in Northern Ireland largely helped recipients. However, only certain losses are mitigated and some administrative problems were reported, so that the effect was more palliative than panacea.

Payment patterns

All but two of the participants were receiving two UC payments per month, and all but one of those who rented their homes had the housing costs element of the benefit paid directly to the landlord. There was near-consensus that two payments per month were preferable to a single monthly payment, which is the norm in England and Wales. Some simply felt it was easier to make a small amount of money stretch by splitting payments and having more regular injections of income. They had become used to fortnightly (or more frequent) payments in the legacy system, and felt this better enabled them to manage their finances on a low income. In a vivid illustration of how tight a budget some participants were living on, several observed that even the switch from fortnightly to twice-monthly payments – adding an extra day or two to each budgeting period – had been challenging. Uncertainty around when exactly the next payment was coming could be particularly stressful.

“I’m so used to it being every two payments. If it was a monthly payment, I wouldn’t be able to [cope]. No way. Not with the child as well. It would make me stretch it more, my money, it would put me in a routine where I’d be able to manage my money better, but not with a child... Your child needs it now, you have to get it... It still is a difficult period, trying to get used to managing your money, especially trying to keep it back for a long period of time, for the 17, 18 days.”

Ciara

Only two participants expressed a preference for monthly UC payments, one of whom *was* being paid monthly while the other said she had not been made aware the option existed when she applied. In these cases, monthly payments were preferred because major bills were paid by monthly direct debit, so that on a twice-monthly cycle one of the two payments would be exhausted almost immediately. Lauren, meanwhile, had requested monthly payments but seemed to regret her decision:

“I had asked for it to maybe be signed over to once a month. I cannot think of why now... It’s really hard to get your finances in order... I think [being paid twice monthly] does help... You just feel like your money is gone by the second week into your month.”

There was a similar level of agreement that direct payment of housing costs to the landlord was advantageous, if not essential, for budgeting.

“What you’re coming in has to do you. You know at least your rent’s covered. The only thing you’ve to really cover is your heating, your electric and your food. You can budget that.”

Norman

However, there were limitations to how helpful this feature was, linked to problems with its operation. In some cases, the direct payment did not take effect immediately, so that participants received one or two payments of housing costs into their own bank accounts in the early stages of the claim. In the confusion of changing benefit and advance payments, under pressure to repay money borrowed from relatives and other sources, or emerging from several weeks without money for gas, electricity or food, this housing payment could quickly be spent before the problem became apparent, as happened to Patricia:

“A total mix-up... They weren’t paying [my landlord] money, for the rent, and now I’m in arrears about £1700.”

After this initial period, arrears could still occur where rents were higher than the LHA or when UC entitlement fluctuated. To guard themselves against arrears, two participants reported making regular

overpayments to their landlord to offset future reduced UC income. Leanne paid her rent in full each week and then received a refund, depending on how much benefit the landlord received.

Lauren was unable to avail herself of direct payment to her landlord in practice. With the LHA insufficient to cover her rent in full, she was also receiving a discretionary housing payment and making a further payment from her remaining UC income. The landlord eventually refused to accept rent in three separate payments in this manner. Lauren explained:

“I went through many, many months of my landlord just being really annoyed that payments for rent were coming in in like three separate payments... So I got them all paid into my account... so it's just one payment I make. It creates less hassle for him. It creates more hassle for me.”

Supplementary payments

Of the various supplementary payments available (which apply to both UC and the legacy benefits), only the social sector size criteria mitigation was being received by more than one household in the study. Three participants lived alone in three-bedroom properties and would only have had 75% of their rent covered by the housing costs element of UC, were it not for the supplementary payment. Each of these individuals was aware that they would be faced with a significant additional cost if the payment were not extended beyond March 2020. Other under-occupying social tenants were less clear about the likely impact on them if mitigation payments ended. Two lived in three-bedroom properties with two young children who might be expected to share a room due to their age, but both felt they would be unlikely to be subject to the deduction because it would be unreasonable to expect their children to share due to health problems – indeed, one subsequently discovered that this exception was already being applied to her claim. Nonetheless, the need to satisfy the Department for Communities that children are sufficiently ill to require separate bedrooms creates a potentially intrusive administrative hurdle that the supplementary payment renders unnecessary. The remaining two participants each had one spare bedroom that was used from time to time by a relative acting as the participant's carer. Again, if there is a 'transparent medical need' for a carer to stay overnight, an exemption should be applied, but the removal of the supplementary payment would introduce a new requirement to demonstrate that such a need exists (see Meers, 2017). Even the prospect that the mitigations *could* expire in 2020 had caused Benny problems when seeking a property with space for a carer – the housing association “only give you what you need... The whole Bedroom Tax thing, it's in the back of everyone's heads.”

Although the supplementary payment is supposed to be applied automatically, this was not found to be happening all the time, at least for the participants in this study. Three of the participants who received it said they had had to make a specific application or request. In two of these cases, rent arrears began to accumulate, and it was this that alerted them to the need to take action.

“I think it's WSP [welfare supplementary payment], that is like for an extra room on your house or something? So they hadn't put that onto mine... and when I asked about that, they didn't know what it was.”

Ellen

Alan only received this payment after researching UC entitlement and the mitigations:

“When Universal Credit started paying my rent, it wasn't fully getting paid. No one told me... I was on the internet, just googling things, so I was, and I found this thing about the bedroom tax. So I printed it all out and took it down to them and they says aye, we're only paying like 75% of your rent. The other bit, you have to put a thing in to welfare, supplementary welfare.”

Alan subsequently embarked on a long, arduous attempt to have his supplementary payment backdated to the start of his UC claim, involving complaints to both senior departmental officials and the Northern Ireland Public Services Ombudsman. Although ultimately this was successful and back payments were made, the time and energy taken up by the process left him unsure whether he could face pursuing a potential appeal relating to another aspect of his claim.

Discretionary support

The contingency fund, intended to help with problems experienced at the point of transition to UC ‘which are not due to any fault on the part of the claimant’ (Welfare Reform Mitigations Working Group, 2016), proved to be one of the more controversial of the Northern Ireland-specific features of the benefit. Rules – now changed – restricting access to the contingency fund to new recipients who had already accepted an advance payment led to the perception that there was no real desire to make non-repayable awards, even that they were a secret. Participants spoke of low levels of awareness of the fund and not knowing how to access it:

“[An advice worker] told me about a loan that you could get that you didn’t have to pay back and they were making everyone take the, the advance without letting them know about the other payment... They were like, ‘how did you know about that?’”

Ellen

“I knew about the grant, but they tried to offer me the advance. I took a pound advance and I asked for the grant, so I got £250... It’s shameful that they’re not telling people about the grant... they’re pushing the advances.”

Gerrard

It seems unlikely that the policy intention was to conceal the contingency fund – Northern Ireland has a relatively strong record of promoting take-up of social security benefits and other entitlements (Department for Communities, 2018). Nonetheless, there was evidence that recipients like Gerrard who were ‘in the know’ could strategically request a minimal advance and then access the contingency fund, while the majority who lacked awareness – usually only becoming aware of the fund’s existence through participation in the study – missed out. At the fifth workshop, which came after the announcement that from 2020, acceptance of an advance payment would no longer be a precondition to accessing the contingency fund (Barker, 2019), support for the decision was tempered with annoyance that it would be of no help to the participants.

Relatively few participants shared experiences of the discretionary support scheme; it is possible that this, too, reflects a lack of awareness. Those who had attempted to access additional support in this way reported repeated, long phone calls and very detailed questioning on their financial circumstances, usually followed by an offer of little or no money for reasons that were not always understood. Failure to access this kind of help in what the recipient clearly perceived was an emergency could then lead to further borrowing, while other participants turned down the offer of a loan from the scheme because they did not want to add to their debts.

“Discretionary support told me no, that they wouldn’t be able to offer me any money because of my income, and that they could offer me vouchers for food banks... I actually took a loan from a credit union.”

Niamh

“We were advised to contact the discretionary fund. My wife... was on that call for a couple of hours... and they said that they could offer her a £80 grant only if she took out £120 of a loan. She would have to pay back £25 a week for the next five weeks... We can’t afford what they’re taking off us right now, so how can we afford another deduction?”

David

Conditionality

Conditionality has long been a system of working-age benefits receipt across the UK (Dwyer and Wright, 2014), with efforts to make receipt of benefits conditional on work-related activity being intensified and extended to ever more of the population since the mid-1990s. UC continues this trend of escalating and further embedding conditionality. As highlighted in Chapter 2, in legislative terms there is now no difference between the claimant conditionality regimes in Northern Ireland and Great Britain, yet there appear to have been significant differences over a long period (when comparing outcomes for JSA recipients) in how conditionality operates in practice. Participants passed relatively little comment on this apparent difference. This may in part reflect the fact that they had not experienced the system in Great Britain – a recipient in Northern Ireland who feels that he or she is subject to undue pressure from a

work coach might not stop to consider that the pressure might be more intense in England, Scotland or Wales. To properly understand the differences in experiences of conditionality across the UK, and indeed in broader experiences of UC, participants need opportunities to hear from others who experience the benefit operating in different ways to situate their own experiences in comparative perspective.

Interestingly, though, participants' fears about sanctions could be affected by broader narratives about conditionality and sanctions coming from Westminster. While the Social Security Advisory Committee (2018) has reported that there has been at least one month when *no* UC sanctions were imposed in Northern Ireland, some participants' perception of the risk of having their benefit stopped was shaped by recent sanctioning practice in Great Britain.

"I used to feel sorry for people in England, you know, getting sanctioned, going how are they supposed to live? Now we're, we're getting the same. Nobody can live on Universal Credit with all the rules. Like you miss [an] appointment, they're stopping your payments."

Rab

From the perspective of the research team, there was a sharp contrast between this study and Patrick's (2017) previous work with social security recipients in England, admittedly conducted at a time when sanctioning was more prevalent, in which participants were frequently exposed to sanctions. In the present study, while people spoke quite a lot about the fear of being sanctioned, in practice it was a very rare occurrence and only one participant, Lauren, had actually had her UC payment reduced for non-compliance. As in previous work by Simpson and others (in McKeever et al, 2018), there were instances of deductions from benefits for reasons other than breach of conditions being described as 'sanctions', which is itself symptomatic of how communications about benefits – even in an era of supposed simplification – are often difficult for recipients to understand.

Reflections

Participants' overall verdict on UC was more likely to be negative than positive. For the most part, this was because the benefit was seen to push recipients into debt, although the perception that it had been designed to force people into paid work, whether this was realistic for them or not, also played a role.

"Wouldn't say anything good about Universal Credit. Are some people saying something good about Universal Credit?"

Alan

"The Government would need to... wake up that this Universal Credit was the biggest mistake brought into the UK."

Francesca

More positive views also emerged, normally once claims were established and when what were sometimes described as initial teething problems, notably issues with the five-week wait, had passed:

Researcher: "So you think there are advantages over tax credits?"

Ellen: "I definitely do. I maybe didn't at the start, but now that... I understand it more... things are a bit more easy and manageable with your money and stuff, I think I'm fine with it now. And no one likes change, nobody likes change, but I think it's worked out."

That Ellen had been able to find a measure of stability on UC was undoubtedly due in part to her relatively stable employment and housing circumstances. Her experiences contrasted sharply with those whose working hours varied significantly, or who had concerns about housing security. Nonetheless, her quote is a fitting way to close the chapter, as the various problems identified can be broken down into three broad categories. One consists of 'teething problems' associated with the introduction of a new benefit, which might be expected to diminish as roll-out proceeds – research like this can help identify where the problems exist. A second category is made up of problems that affect UC recipients at the start of their claim, notably debt and issues with the application process. Again, these can be expected to abate if the claim continues for an extended period, in line with Ellen's experience, but it would be better if they could be avoided in the first place. A final set of problems has the potential to persist throughout the claim, especially those that relate to the demands of intensive work-related conditionality, and

associated claim management requirements and expectations. Linked to this, there is an enduring issue with assessment periods for UC and timings of pay cheques, which can see recipients experience significant fluctuations in their income that are not always easy to manage. These go to the core of what UC is supposed to achieve – simplicity and a return to paid work (albeit that some issues, like conditionality, are not unique to UC) – and policy-makers will want to think carefully about how they might be resolved.

Summary

This chapter has outlined key features of experiences of UC in Northern Ireland. It is likely that some of the findings – notably those relating to the application and claim management; financial hardship, including the five-week wait at the start of a claim; and related housing problems – would have emerged regardless of where in the UK the study was located. Some issues highlighted in Northern Ireland, notably the perceived lack of knowledge among staff, might be less prevalent in parts of the UK where the roll-out of UC is further advanced – ongoing studies of participant experiences in other parts of the UK may reveal whether this is the case. Equally, while many of the problems associated with ongoing low income and conditionality might be expected to affect recipients of the legacy benefits as much as UC, issues like the five-week wait, and online application and claim management, were clearly UC-specific.

There were clear, acknowledged differences in the form of the twice-monthly default payment pattern, direct payment of housing costs to the landlord and the supplementary payments, albeit that the social sector size criteria was the only widely received supplementary payment. These differences in payment patterns and in additional financial support made a positive contribution to experiences of UC, by helping with budgeting or providing more income. However, the Northern Ireland features were not without their limitations, whether in the form of administrative difficulties or because even with the extra help provided, the challenge of existing on a low income remained.

4 A better future for Universal Credit?

Introduction

Most participants agreed that, in its current form, UC is *not* a credit to the UK welfare state. The problems highlighted in Chapter 3 include ways in which UC can lock people into poverty, and push them further into hardship and debt. This chapter sets out ways in which the benefit might be improved to become part of the solution. These recommendations were developed by participants during workshop sessions (see Appendix 1).

A guiding principle for social security

Figure 8: Participants in the study came up with an overarching vision for the future of social security



Due to the parity convention, the policy direction set by the UK Government has always been the starting point for social security in Northern Ireland (see Chapter 2). There has never been a serious political debate about the principles or philosophy that ought to underpin a Northern Ireland-specific system (Simpson, 2017b). While Unionist politicians have sometimes argued that all UK citizens should enjoy the same set of social rights as a matter of principle, the perceived lack of affordability to Northern Ireland of either more generous benefits or the administration of a radically different system have become increasingly key arguments in favour of a shared approach. Even as elected representatives have become more willing to question the merits of strict adherence to parity, the focus has been on softening some of the harder edges of approaches in Great Britain, rather than considering what foundational principles would work for Northern Ireland (Simpson, 2017a).

Participants argued that this approach needs to change. They felt that the UC-specific recommendations that follow need to be underpinned by a vision for:

"A social security system that treats everyone with dignity and respect as valued members of society."

This principle closely reflects the central Scottish social security principle, enshrined into legislation in the Social Security (Scotland) Act 2018, that all parts of the system should respect the dignity of individuals. It was felt that many of the problems identified in the previous chapter would be less likely to occur if

everyone involved in social security, from ministers and senior officials to frontline staff, shared a common commitment to treat recipients well. The principle should apply to all benefits in Northern Ireland, not only UC.

Improving Universal Credit

Flowing from this guiding principle, participants identified six key areas for reform, which included a strand of recommendations tied to the continuance of the Northern Ireland mitigations package. The recommendations are:

1. UC needs to be paid at a level that enables people to meet their living costs, including housing.
2. It is time to end the five-week wait for a first UC payment
3. Stop UC triggering debt.
4. Make the process of initiating and managing a UC claim more user-friendly.
5. Ensure that the staff delivering UC is well trained, and that recipients have access to independent advice.
6. Protect, enhance and raise awareness of the protections available to UC claimants in Northern Ireland.

These recommendations will now be explored in more detail, followed by consideration of what the rest of the UK might learn from the slightly different experiences of UC recipients in Northern Ireland.

Adequacy of benefit

This links to recommendation 1: 'UC needs to be paid at a level that enables people to meet their living costs, including housing.'

At a time when growing numbers of people are experiencing job insecurity (Clarke and Cominetti, 2019; Findlay et al, 2019) and the cost of living continues to rise (Heykoop, 2018), UC has an important role to play in supporting people who are struggling. In reality, the freeze on benefit levels meant that by 2019 the standard allowance was barely enough for an adult to avoid destitution – indeed, the standard allowance for young recipients is below the destitution threshold (Fitzpatrick et al, 2018). The freeze was due to end with a 1.7% increase in the value of working-age benefits from April 2020 (HM Treasury, 2020), even before the announcement of a further, temporary uplift in response to COVID-19, but participants' struggles suggest that if every member of society is to have a decent standard of living, the real value of UC needs a sustained increase to make up some of the last decade's lost ground, then annual increases in line with living costs.

In practice, many recipients have even less to live on with the standard allowance, and any extra amounts received for children because the housing element of UC does not cover their housing costs in full. A genuinely adequate level of benefit demands that the LHA cover a reasonable proportion of private sector rents; no financial penalty for under-occupying social housing tenants, at least if downsizing is not a realistic option; and improved support for recipients with a mortgage, who are relatively unprotected at present. Progress has occurred on one of these fronts with the restoration of the LHA to the 30th percentile of the local private rental market. This would allow the personal allowance to be used as intended, for essential non-housing costs, and stop people having to make impossible choices on which bills to prioritise, where income does not cover them all. Adequacy also depends on an extra amount being paid in respect of every child in a household in receipt of UC, not only for the first two children (Work and Pensions Committee, 2019).

Two of these changes – an increase to the personal allowance and raising of the LHA to cover 30% of private rents in a broad rental market area – were announced in March 2020 as part of the UK's response to the COVID-19 pandemic. The increased personal allowance is scheduled to be a temporary measure for 12 months, but there will be lessons to learn about the longer-term adequacy of the benefit. The restoration of the LHA to the 30th percentile is not time-limited, but it should be

remembered that this in itself represented a significant reduction of the maximum entitlement compared to its pre-2010 level. In the absence of any proposal to increase or abolish the household benefit cap, it should be noted that a great many recipients in Great Britain will receive *no* extra income as a result,¹⁴ further emphasising that UC cannot be considered in isolation from features of the wider social security system. Since the cap is largely mitigated in Northern Ireland, a higher proportion of claimants there *will* benefit from these changes (Simpson, 2020; Harris et al, 2020).

The participants in this project had ambitions for a benefits system that enables everyone to afford their basic subsistence needs, and normal things for their children like school trips and Christmas presents, without falling into debt or reliance on family, friends or charity. This must be the minimum standard for a dignified life in a country like the UK. Recent, unexpected increases in the generosity of UC may take it a step closer to this ambition, but whether these are sufficient, and whether the standard allowance increase will be maintained in the long term, remain to be seen.

The five-week wait and debt

This links to recommendations 2 and 3: 'It is time to end the five-week wait for a first UC payment', and 'Stop UC triggering debt.'

With the UC standard allowance until April 2020 hovering just above the destitution threshold (Fitzpatrick et al, 2018), a deduction of just £15 per month would have been enough to leave typical recipients unable to afford their essential needs. The wait for a first payment means people's initial experience of the benefit is not as a service that keeps them afloat in hard times, but as something that drags them down – not only for that five-week period, but until the advance and any other debts are paid off. Shortening the waiting period is the clearest demand to emerge from the project. Options here include reducing the wait to one week – perhaps more easily achieved for recipients transitioning from a legacy benefit than for those making a fresh claim for UC, as their circumstances would already be known to the social security authority – or a non-recoverable advance payment as standard, based on a rough estimate of the recipient's likely entitlement. It is encouraging that the Work and Pensions Committee is holding an inquiry into the five-week wait (Work and Pensions Committee, 2020).

In the event that repayable advances remain, it is important that applicants are fully informed that these are loans with implications for future benefit payments, reflecting the stringent requirements on any other lender. Deductions from benefit payments should be limited to a manageable amount. This means setting a minimum income floor, based on family composition and taking into account any disability in the household, below which no further deductions can be made (McKeever et al, 2018). Capping the maximum deduction and extension of the maximum repayment period from October 2021 will undoubtedly help with day-to-day budgeting (HM Treasury, 2020), but will also have the effect of prolonging indebtedness, which some participants might view as a backward step – so it would be better if debt could be avoided in the first place. Since the conclusion of the research, the recovery of loans and overpayments in Northern Ireland has in fact been suspended, but only for three months as part of the Department for Communities response to COVID-19.

Application, case management and support

This links to recommendations 4 and 5: 'Make the process of initiating and managing a UC claim more user-friendly', and 'Ensure that the staff delivering UC is well trained, and that recipients have access to independent advice.'

Well-informed, helpful staff and access to independent advice can be key factors in ensuring the application process runs smoothly. Improved guidance is needed at the outset of a UC claim, to cover both application and claim management processes, and compliance with the rules once a claim is underway. Ready access to UC staff by telephone or in person is an important element; UC:Us members are willing to contribute to the development of training programmes to give staff a 'recipient's eye' view of the system, enabling an empathic response to problems, better informed by lived experiences of poverty and benefits receipt. Participants also felt a UC 'road map' setting out the claim process in a step-by-step fashion, explaining the possible elements of a claim and signposting to additional help, could be useful. In view of the possible risk of financial sanctions, it is vital that conditions for the receipt of UC are clearly explained, and that staff check recipients have understood.

An independent review of the online journal should be carried out to ensure everyone is equally able to manage their claim on an ongoing basis, taking account of computer literacy and communication preferences. Recipients should have a 'right of response' to messages they leave on their journal, for example within three working days, and the ability to mark certain entries as 'urgent', mandating a response within one working day.

The mitigations package put in place following the Welfare Reform Order and Welfare Reform and Work Order included additional funding for the advice sector in Northern Ireland, in recognition that the changes to social security were likely to result in increased demand on advice providers (Welfare Reform Mitigations Working Group, 2016). Despite these extra resources, some participants observed that services used were overstretched. It is important that at least the same level of funding should be provided post-2020.

Northern Ireland-specific features of Universal Credit

This links to recommendation 6: 'Protect, enhance and raise awareness of the protections available to UC claimants in Northern Ireland', but also includes wider discussion on the lessons that other parts of the UK can learn from the Northern Ireland approach to UC.

Payment arrangements

There does not appear to be any real prospect of the differential payment arrangements for UC in Northern Ireland being discontinued. This study echoes what has been published elsewhere about the advantages to recipients (Northern Ireland Affairs Committee/Work and Pensions Committee, 2019), but the arrangements could be refined and improved.

Survival on a low income is about both the amount of money received and the timing of payments. From this point of view, twice-monthly payments by default (with the option of a single monthly payment, if preferred) seems a better model than monthly payment by default, as in England and Wales. However, given the inconsistency this creates in the gap between payment dates, and the resulting budgetary challenges, a return to a more consistent fortnightly payment was widely supported within the group. Such a move, though, might not be feasible at devolved level due to dependence on IT systems developed for the Department for Work and Pensions.

In Northern Ireland, payment of the housing costs element of UC directly to the landlord helps with budgeting. However, problems with the initiation of direct payments need to be ironed out to improve this payment arrangement and avoid arrears, which our findings show are not only stressful, but have practical consequences if the recipient needs to move to a new house. A review should be conducted to determine whether more can be done to ensure direct payments are made from day one of a claim. Maximising the gains of direct payment is also linked to adequacy of benefit. With the LHA below many private rents, both tenant and landlord can be inconvenienced by the need to seek discretionary housing payments and pay some of the rent from remaining income, as Lauren's experience (see Chapter 3) illustrates.

Retain, review and enhance supplementary payments

The three-year absence of functioning devolved institutions had left recipients who receive supplementary payments facing a 'cliff edge' in March 2020, when the payments introduced following the Welfare Reform Order were due to end (Advice NI et al, 2018). The return of the Assembly and Executive in January 2020 means this risk has now receded (Committee for Communities, 2020), but the possible end of mitigations weighed on the minds of participants during the project. Ongoing mitigation of the social sector size criteria is especially important, given the tightness of UC recipients' budgets and the limited scope for downsizing given the make-up of social housing stock in Northern Ireland, as recognised by the Minister for Communities, Deirdre Hargey (Committee for Communities, 2020). The benefit cap mitigation also helps meet the wider aspiration that UC ought to allow people to meet their living costs.

Politicians in Northern Ireland seem united on the desirability of continuing the existing mitigations, but views differ regarding the scope for additions to the package (Law Centre Northern Ireland, 2019b). The review of 'welfare mitigation measures' promised in New Decade, New Approach (UK Government and Irish Government, 2019) will be crucial if Northern Ireland is to move towards a social security system that ensures a dignified life for everyone. Retention of the social sector size criteria and benefit cap mitigations – important though they are – will not in themselves achieve this. Eligibility for the benefit cap supplementary payment needs to be extended to new claims, or increasing numbers of people will not be protected. One way to heed the call for an end to the five-week wait for a first UC payment would be for the Northern Ireland Assembly to legislate for an additional supplementary payment. Genuinely reducing the waiting period to one week would require significant changes to UC, such as a weekly rather than monthly assessment period, that would almost certainly require action at UK level. While this is not wholly unthinkable – having been suggested by the All-Party Parliamentary Group on Universal Credit (2019) – IT systems are unlikely to have been developed in a way that would make it easy for Northern Ireland to introduce such a change unilaterally. However, a similar effect could be achieved through a supplementary payment – effectively a non-recoverable advance – based (like the current advance payment) on an estimate of what the household's award for the month up to the date of application might have been.

The two-child limit to the support received did not feature prominently in participants' experiences of UC, with only David being affected. However, in discussions it was agreed that its mitigation would be in keeping with the recommendation that social security should allow people to meet their living costs; participants were strongly of the view that the two-child limit prevents affected families from being able to meet their essential needs (Advice NI et al, 2018; Advice NI, 2019; Northern Ireland Affairs Committee/Work and Pensions Committee, 2019; Reed and Portes, 2019). This could be justified as necessary in the specific circumstances of Northern Ireland, since average family size is bigger and the law on termination of pregnancies was, until recently more restrictive than in Great Britain – although the legal landscape around abortion has been transformed by the Abortion (NI) Regulations 2020 (see also HM Government, 2019). A supplementary payment providing the same level of support to third and subsequent children as to first and second children is necessary to protect UC recipients with larger families from poverty. This is reflected in the statistics, with reforms since 2010 producing a 14.9 percentage point increase in relative child poverty among households with three or more children, but less than a 5% increase among those with one or two children (Reed and Portes, 2019). Further, since the benefit cap mainly affects larger families in Northern Ireland (Department for Social Development, 2016), extending its mitigation to more recent claimants will ultimately become futile if the two-child limit applies. This would become the single most expensive mitigation measure, at more than double the combined cost of the social sector size criteria and benefit cap supplementary payments, but would also deliver by far the largest financial gains to beneficiary households: £3,325 per year on average (Reed and Portes, 2019).

The contingency fund and discretionary support fund are not supplementary payments as such, but participants emphasised the importance of having access to discretionary non-recoverable grants at the start of a claim and to cope with additional, urgent costs. The contingency fund has already been improved, as applicants from January 2020 need no longer accept an advance first, but the fund needs to be more widely publicised. Consideration could even be given to opening up the fund to recipients who were obliged to accept advance payments and are still repaying them. The discretionary support fund would be a better resource in a crisis if there were greater clarity around how decisions are made and the level of detail required to support an application could be reduced, as the current level of perceived intrusion can deter potential applicants.

Lessons for Great Britain

The distinctive features of UC in Northern Ireland have attracted interest from policy-makers in other parts of the UK. The parliamentary inquiry into welfare policy in Northern Ireland recommended that UC recipients in England and Wales should be able to receive fortnightly payments on request – presumably meaning twice-monthly in practice (Northern Ireland Affairs Committee/Work and Pensions Committee, 2019). Based on participants' experiences, there is a case for the UK Government to consider at least offering UC recipients the option of more frequent payments, and make direct payment to landlords more widely available. There is also potential learning for the Scottish Government, where take-up of both more frequent payments and direct payment to landlords is lower than in Northern Ireland (Scottish

Government, 2019). Giving people the choice of how they would like to receive payments is not problematic, but consideration might be given to making twice-monthly and direct payments the default if they are seen to be beneficial to recipients.

The most important of the current supplementary payments to UC recipients, mitigating the social sector size criteria, has been portrayed as particularly urgent in Northern Ireland due to the prevalence of under-occupancy in social housing (58% of tenants), and the added difficulty of downsizing due to the segregation of such housing along community lines. While under-occupancy rates are lower in England, at 19% (Gibb, 2013), the penalty (or 'Bedroom Tax') still creates enduring problems and financial difficulties for those it affects. Even in England, not everyone is able to downsize; some can only do so at the cost of moving away from social networks and services they have been using, and there can be negative consequences when childcare arrangements are fluid (Gibb, 2015; McKeever et al, 2018). Further, there are regional differences in the housing stock and thus availability of smaller properties, and this needs to be examined more closely when looking at the reach and consequences of the under-occupancy penalty in England and Wales. A UK-level review of the appropriateness of the under-occupancy penalty would therefore be welcome, ideally alongside a review of the level of the LHA for private tenants, which has dropped dramatically since 2010, with impact varying by place, age and family composition (Beatty et al, 2014a; 2014b). To date, relatively few people in Northern Ireland have benefited from the mitigation of the benefit cap, but numbers are likely to increase following the temporary increase of the standard allowance and ongoing increase of the LHA from April 2020. This means that many claimants with children will have a higher income in Northern Ireland than in England or Wales, providing a valuable opportunity to learn about the adequacy of UC payments.

A final area where other parts of the UK might be able to learn from Northern Ireland is in the operation of conditionality for UC recipients, a matter of intense concern to academics, benefit recipients, charities, policy-makers and other stakeholders over the last decade (Adler, 2018; Eleveld et al, 2020; Patrick and Simpson, 2020; Welfare Conditionality, 2018). Participants' experiences reflect the lower risk of having one's benefit reduced in Northern Ireland compared to Great Britain. Lessons for other parts of the UK include the Department for Communities' emphasis on preventing, and resultant lower levels of, benefit sanctions, reflecting an operational culture that sees benefit sanctions as evidence of system failure. This is in contrast to perceptions that the Department for Work and Pensions has largely regarded sanctions as the consequence of individual failings.

The current downward trend in sanctioning rates in Great Britain suggests a rethink may already be underway (Social Security Committee, 2020), but there is a case for Whitehall policy-makers to work with the Department for Communities to develop an approach to conditionality that protects the dignity of benefit recipients and promotes trust between recipients and work coaches, while allowing for a (genuinely) last-resort penalty if welfare-to-work measures are resisted without good reason. That is not to say that all claimants in Northern Ireland experience social security in this way – some participants had poor relationships with their work coaches (although many reported positive relationships), and Lauren was appealing her sanction, which she felt had been applied unfairly. Nonetheless, a more supportive approach to conditionality is the stated intent (Social Security Advisory Committee, 2018) and the merits of this model deserve closer examination than has been received to date. As with other aspects of the system, the experiences and views of recipients have a valuable contribution to make to policy-making discussions and processes.

Summary

Figure 9: Participants in the study developed a number of policy recommendations for changes to UC

Time to listen and learn...



This chapter has set out recommendations for changes to UC, some specific to Northern Ireland, but many relevant to all of the UK. Drawing on their own experiences and working in partnership with researchers and those with other forms of expertise, the participants have developed suggestions with potential to radically and decisively alter the operation of UC and subsequent experiences of claiming the benefit.

5 Conclusion

Introduction

This report emerges from a participatory project that sought both to document experiences of UC and develop recommendations for policy and operational improvements, grounded in the expertise that comes with experience. By bringing a diverse group of UC recipients together with academics and other kinds of expert, including advice workers, policy-makers, and arts practitioners, we have been able to collaboratively explore the Northern Ireland experience of UC, and pressures and possibilities for change. At the start of the project, the Northern Ireland Assembly was dormant. At its conclusion, we had a Northern Ireland Executive with a commitment to review aspects of social security policy, as well as a new UK Government. These political changes create an opportunity for engagement with policy-makers and politicians at both Stormont and Westminster. The current focus on controlling the COVID-19 pandemic creates uncertainty around the timetable for the Northern Ireland review of mitigations. It also means that both the Department for Work and Pensions (responsible for social security in Great Britain) and the Department for Communities (responsible for social security in Northern Ireland) are preoccupied with responding to a massive increase in new UC claims. Against this fast shifting context, we hope this report can be the start of a process of engagement with key audiences. Certainly, the project participants are keen to be part of policy conversations about the benefit, and politicians would do well to incorporate their expertise into future policy deliberations and debates. In this brief chapter, we set out some key reflections and findings from the report, and further highlight the importance of these findings for policy.

Learning from experiences of Universal Credit in Northern Ireland

Figure 10: There is a lot we can learn from experiences of UC in Northern Ireland, and from this project



This report sets out core features of participants' journeys through UC, and details the many ways in which the people UC is designed to support feel it is not currently working well. Rather than repeat these, we highlight four core themes running through these findings. First, UC recipients in Northern Ireland broadly experienced the benefit in negative ways, with particular problems linked to advance payments, which triggered debt. This could produce what Deirdre described as a "domino effect", which saw debt incur more debt, existing mental health problems aggravated, and people struggle to meet their and their families' essential needs. UC recipients in our project found it hard to recover from the often-extreme

initial financial difficulties that the five-week wait caused, and described ongoing difficulties linked to reduced UC payments as the advance payments (and often other historical debts) were repaid.

Second, problems with UC inevitably impact upon children in affected families, even as parents try to shield them from the financial and emotional consequences of the transition onto the benefit. In workshops, parents spoke repeatedly of the effects on their children, describing how it had become difficult or impossible to meet needs around, for example, attending extra-curricular activities, providing occasional treats and making sure Christmas could be celebrated with gifts. Efforts to shield children from hardship took a real toll on parents, who had to manage an additional emotional burden linked to feelings of shame and anger about being unable to provide their children with everything they felt they needed.

Third, and significantly given the aims of UC, there are real problems for those in paid employment or transitioning between 'welfare' and 'work'. There are notable problems around UC payments lagging behind earnings, so that recipients experience periods where they have very low income from both benefits and paid employment. There are also shortcomings with the retrospective repayment of childcare costs and assessment periods, which sometimes lead to the double counting of wages in one assessment period. These issues were commented on by participants, but – perhaps due to the highly technical nature of the problem – no specific solutions emerged from the study. Related to this, conditionality requirements can be out of step with people's working patterns, with demands for compliance with intensive work-related conditionality colliding with weeks when the recipient has to work a large number of hours.

Fourth, our interest in UC in Northern Ireland was linked to a desire to understand how the benefit is operating differently in this region, and whether and how far the different payment arrangements and set of mitigations made the overarching experience of the benefit different, perhaps better. While the different payment arrangements and mitigations were very welcome, they could not on their own make the overall experience of the benefit a positive one. Levels of awareness of the mitigations could be low, and the systems for claiming them need improvement. More ambitiously, the existing mitigations package should be extended to cope with the new challenges that UC and more recent welfare reforms (such as the two-child limit) cause.

Broader reflections

Reflecting on the project, one thing that came across strongly was the particular (and arguably particularly negative) experience of participants as early claimants of UC in Northern Ireland. People spoke of their frustration at being what some described as "Universal Credit guinea pigs", experiencing a benefits system where staff and systems were all learning (and adapting) as the benefit is gradually rolled out. This experience is reflective of what the UK Government describes as its 'test and learn' approach (Department for Work and Pensions, 2017), an approach that is problematic given the hardship, mental distress and difficulties that can be caused to those participating in the 'test phase'. In the benefits system, we need to move towards a 'listen and learn' approach that harnesses the expertise of individuals such as those involved in the study, in order to create a social security system that is fit for purpose.

Linked to this, it is important to emphasise the value of projects such as the one reported here, which start from and then build upon the expertise that comes with experience of poverty and social security receipt. This work is time-intensive, but incredibly rewarding. We need to do more to recognise the value of the participatory research process. There is an inherent value to the bringing together of experts by experience on social security and poverty, and this extends to the opportunities for peer support it enables, as well as the possibilities for acquiring new skills and experiences. In feedback, participants report valuing the opportunity to "realise we are not alone", and to be part of a concerted effort to document experiences of social security and to work towards policy change. The positive effects of these forms of engagement extend beyond experts by experience to all of those involved in the process, all of whom can learn new skills, and benefit from the rich and positive interactions it can enable.

Finally, it is vital to recognise the urgent need to understand – in greater detail, and comparatively – the ways in which experiences of social security are increasingly shaped by where in the UK people live. UC is a case study of the differential implementation of a UK-wide benefit in different parts of the country. Researchers and the policy community need to capitalise on the opportunities to learn from these

differences, as Northern Ireland and Scotland move towards some divergence from the Westminster model, and interest in devolved control of social security and related policy areas grows elsewhere (Bounds, 2018; Equality, Local Government and Communities Committee, 2019). There is particular scope for comparative, participatory work that brings together people with divergent experiences to learn from each other about what works and does not work, and what might and should work better.

New decade, new context

The new Northern Ireland Executive took office with a welcome commitment to extend key parts of the mitigations package, but this was developed in response to reforms introduced in Great Britain in 2012. Assembly Members need to explore how to *improve* the mitigations package in light of subsequent reforms and learning. UC:Us – the project participants – would welcome the opportunity for further discussions on how to improve the operation of UC in Northern Ireland. Beyond that, the Department for Communities should welcome the group's invitation to support staff training on the lived realities of benefits receipt in general, and UC in particular, which could improve the delivery and operation of the benefit in Northern Ireland. Longer term, if absolute parity with Great Britain is no longer viewed as imperative, there is an opportunity for a deeper conversation about what kind of society Northern Ireland wants to be, and what kind of social security system is needed to support it.

For the UK Government and policy community, there are lessons from the Northern Ireland approach that should be taken on board when considering future reforms to UC. Of particular relevance are the advantages of the payment arrangements in Northern Ireland, and the removal of penalties for under-occupancy in local housing markets where there is a shortage of smaller properties. As the Department for Work and Pensions and Department for Communities manage the sharp increase in new UC claims caused by the pandemic, there are parallel opportunities to explore how to improve the benefit, so it is better able to support recipients. Here, the UK Government should engage with the different approaches taken to the benefit in Northern Ireland, and also in Scotland. The increase in the apparent generosity of UC as part of the response to the COVID-19 pandemic, but failure to adjust the benefit cap, will make Northern Ireland's mitigation of the cap even more significant, and create a widening gap in the level of support available, depending on where in the UK a UC recipient lives.

Further, more could be done to learn from the differential funding of the advice sector in Northern Ireland, and the advantages that may flow from this in terms of supporting people to navigate the changing benefits system.

What underpins all of this is the importance of listening – really listening – to and learning from people with direct experiences of the social security system. For benefits reforms to be truly effective, it is vital that policy-makers work with and learn from experiences of what has gone before, and properly engage with what is required to support people when they need it. UC urgently requires further reform, and both Westminster and Stormont would be wise to listen to and engage with groups such as UC:Us. Only by doing so will they create a better social security system for the future, one that is capable of supporting people in ways that work with (and not against) the everyday realities of their lives.

Notes

1. Scotland has a slightly different approach again, with a choice of payment arrangements but currently no supplementary payments, although a top-up payment for families with children in receipt of UC will soon be introduced – see <https://bit.ly/2LLiYJe> [Accessed: 20 May 2020].
2. www.ucus.org.uk
3. See, for example, Scottish Government (2018); full list of publications available at: <https://bit.ly/3bUCmy4> [Accessed: 20 May 2020].
4. www.ucus.org.uk
5. As the development of devolved social security assistance in Scotland progresses, it will become truer to say that the system in Northern Ireland largely mirrors that in England and Wales.
6. Details available at Department for Communities (nd): <https://bit.ly/2XzT2Wi> [Accessed: 20 May 2020]
7. The benefit cap supplementary payment is available to claimants who have continuously received a specified 'welfare benefit' since November 2016. The relevant benefits include UC, five of the six legacy benefits (excluding Working Tax Credit) and Child Benefit.
8. Available at: <https://bit.ly/3bLTdma> [Accessed: 20 May 2020].
9. The Welfare Reform (NI) Order 2015 extended the reforms in the Welfare Reform Act 2012 to Northern Ireland. The two-child limit was introduced by the Welfare Reform and Work Act 2016, and the Welfare Reform and Work (NI) Order 2016.
10. UC statistics from Northern Ireland are not broken down by gender.
11. Unless stated otherwise, all quotes have been taken from transcripts of the interviews with participants.
12. 'Tick man' – a money lender.
13. This is not to say that other participants felt they were better off on benefits than in employment – those with a history of paid work or third level education were aware that they could make more money than they received while out of work, but this was due to their own earning potential rather than any feature of UC.
14. New claimants who have been in continuous employment for the last 12 months are temporarily protected from the cap.
15. For more details on Scotland's Experience Panels, see <https://bit.ly/3bUCmy4> [Accessed: 20 May 2020].
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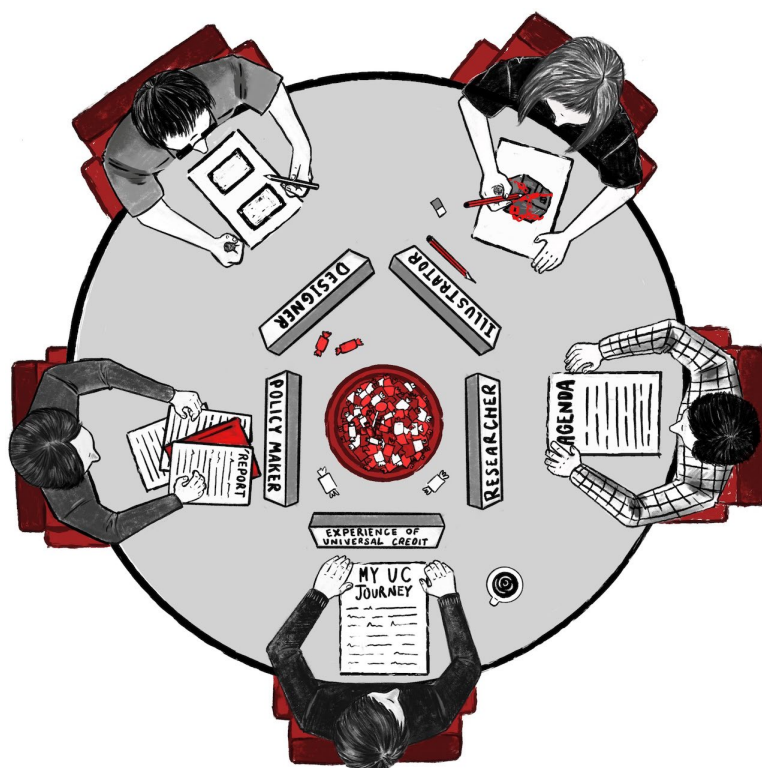
Appendix 1: Project methods

Introduction

This report is based on a participatory study carried out by academic researchers in partnership with UC claimants in Northern Ireland – mainly greater Belfast – who came together and ultimately formed the UC:Us group through their involvement in the project. The aim of the project was to explore experiences of UC in Northern Ireland and develop policy recommendations for change and improvement to the benefit. This brief appendix sets out the research design and reflects on the possibilities (but also the challenges) of this way of researching.

Research design: convening ‘Expert by Experience Panels’

Figure 11: During the research, people with different forms of expertise came together in a series of participatory workshops – what we called 'expert by experience panels'



The central part of this research was the convening and facilitation of six participatory workshops – ‘Expert by Experience Panels’ – which brought together people in receipt of UC. The convening of these workshops was partly inspired by the Scottish Government’s Experience Panels,¹⁵ an initiative to involve people with experience of social security in their devolved policy-making processes and discussions.

In this project, interviews were first held with 26 UC recipients to explore their early experiences of the benefit, and to discuss with them how to organise the workshops in such a way as to make them as accessible as possible. With support from voluntary sector organisations, a mixture of in-work and out-of-work participants, disabled and able-bodied men and women of various ages was recruited (see Appendix 2 for further details of participants). Of the 28 interviewed, 17 participated in one or more workshops between June 2019 and January 2020.

Workshops adopted arts-based tools to enable the sharing of experiences, to help break down barriers to participation, and create an informal and inclusive space for collaboration. For example, a quick round of Pictionary was a popular and effective ice breaker, while the opportunity to create individual hand-drawn 'UC journeys' allowed participants to reflect on their experiences on the benefit. The workshops also provided opportunities to hear from people with other forms of expertise on UC, and this was especially important as the group started to develop its own recommendations for policy change.

In terms of project outputs, participants themselves chose to create an accessible and engaging fold-out leaflet to sit alongside this final report.¹⁶ Participants were then involved in every stage of the leaflet development, including the choice of illustrator (Hannah Miller) who was commissioned to work alongside graphic designer Dan Farley to create necessary content. Group members then had time in the workshops to prepare the leaflet content, brainstorm possible accompanying illustrations, and feedback on early drafts before signing off on the final version (working alongside Hannah and Dan, who both attended several sessions).

Participants also had direct input into this final report, which disseminates the recommendations generated by the group members themselves, and details what they themselves characterised as the most important steps on a typical journey onto and on UC.

The table below summarises the content of each workshop.

Table 2: Workshop details

When?	Primary focus	Tools and approaches
June 2019	Intro to project/UC experiences	Created UC journeys; arts-based ice breakers
June 2019	Sharing UC experiences/choosing which arts-based output to develop	Created UC journeys; arts-based ice breakers
Sept 2019	Developing policy recommendations for change; hearing from other experts on UC	Policy-making dragons' den; small group discussion with 'policy experts' representing Law Centre Northern Ireland (LCNI), Housing Rights, Advice NI, Welfare Reform Mitigations Working Group, Social Security Advisory Committee
Oct 2019	Developing content for the leaflet on UC experiences and recommendations for change	Visual working and brainstorming on illustrations; collaboration with illustrator and designer (both present)
Nov 2019	Preparing final report; planning meeting with politicians and officials	Social media training; expert input from Law Centre NI staff
Jan 2020	Finalising and signing off on leaflet; preparing for meetings with stakeholders	Project reflections; small-group work on stakeholder engagement (and aims)

In the final stakeholder engagement phase of the project, group members met with both Northern Ireland politicians and officials at the Department for Communities. These meetings – conceptualised as forms of knowledge exchange – enabled the group to discuss and refine its recommendations for change, and to explore how it could be involved in partnership work to improve the operation of UC in the Northern Ireland context.

As part of dissemination activities, group members spoke at a national conference organised by the Law Centre Northern Ireland and a meeting of the All-Party Parliamentary Group on Universal Credit.

Members are also due to present at the House of Lords as part of an event on UC hosted by Baroness Ruth Lister, although this is currently postponed due to COVID-19 related restrictions. A group member (Maria) attended one of the advisory group meetings for the project, and the whole research team are grateful for the expert input received from the advisory group members.

The possibilities (and challenges) of the approach taken

The research team learned a great deal from the process of these workshops, and it is important to recognise the value of the research process itself, as well as the final outputs and eventual outcome(s). The UC recipients involved spoke of how they enjoyed the opportunity to come together with others having similar experiences, and to contribute directly to the project. Participants benefited from the peer support that the project enabled, and this was seen as especially valuable. As Francesca put it:

"I have met the most amazing people that are going through the same thing. It's good to talk to them and listen to everybody's stories because now I don't feel alone; this project is the best thing I have participated in."

The academic team not only learned a great deal about UC, but also enjoyed forging productive relationships with a tenacious and inspiring group of individuals committed to social change, and to improving the social security system.

The approach was not without its challenges, however, and it is important to flag the enduring difficulty of overcoming power differentials between people with direct experience and expertise, and those with other forms of expertise. It was also hard sometimes to manage expectations of what could be achieved in terms of policy and operational changes, especially in a context where the UC rollout is continuing apace. Inevitably, there were real and sustained barriers to some people participating in the workshops, and the academic researchers invested significant resources and time in trying to reduce these. Important here was the provision of a crèche at some sessions (although take-up was low), reimbursement of the cost of after-school clubs, gift vouchers for family members who provided informal childcare, and catch-up interviews. People who could not attend workshops were able to contribute through informal catch-ups between sessions, and encouraged and supported to dip in and out of involvement in the project as suited their circumstances and preferences.

Inevitably, properly supported participatory research is expensive, and it is vital that all the costs associated with participation are fully met. There is also an ethical case for making the workshop setting and experience as positive as possible, and here value is attached to providing decent food (that participants like), and ensuring that the academic project members take on the role of host to look after and meet the needs of the other participants during the workshop (something that can also help offset dominant power differentials).

Finally, the participants who came together for the workshops forged a productive and beneficial collaboration, and are now keen to undertake further work together, something the academic researchers are working to support. This is a testament to the positive experiences during the workshops, but creates challenges where there are no further resources to sustain the group or to support its continued activities. More arguably needs to be done to think through and plan for the legacy of these types of project, and to make them more sustainable into the longer term.

Summary

This project adopted an ambitious and innovative approach (partly inspired by Scotland's Experience Panels) in an effort to properly incorporate the expertise that comes with experience into the research process. This approach proved effective in terms of delivering the required outcomes, with additional impact secured through active dissemination (which itself involved the whole research team). In reflecting on the value of this way of researching, it is vital to incorporate a recognition of the benefit of the research process itself (for all involved), as well as the positive outcomes.

Appendix 2: UC:Us – introducing the research participants

Some participants have chosen to be referred to by their real first names in this report; others chose their own pseudonyms, while the remainder have had pseudonyms chosen for them by the research team.

Participants in participatory workshops

AC applied for UC in November 2018, the first time she had received social security benefits, after she had to leave her grandparents' house. Since then she has moved between private rental, homelessness and social rental. She is single, in her twenties and a student, and has autism. In the future, she would like to get off UC.

Alan applied for UC in August 2018, following the death of his mother, for whom he was the main carer. This brought an end to his Carer's Allowance entitlement and meant he became the named tenant on the social rental property they had shared. Due to lack of income, he cannot afford to do much during the week and suffers from a medical condition to do with his spine. He hopes to win an appeal connected to his benefits entitlement.

Ali is an African national who arrived in Northern Ireland as an asylum seeker in 2018. His refugee status was confirmed in March 2019, at which point he was able to apply for UC. During the study, Ali was making plans for his wife and child to join him in Northern Ireland and hoped to find paid work in the near future.

Ally has been on UC since July 2019, when her daughter turned five. She is a lone parent to her daughter and a volunteer. She suffers from depression, anxiety, and mobility and sight problems.

Carol is a single female in her fifties. A care worker, she applied for UC in November 2019 after the person she had been caring for regularly died. After a short spell out of paid work, she started working as a cleaner for an agency and was ultimately able to leave UC after starting a full-time job in a special school.

Chloe is in her forties and has been on UC since March 2019, after having to stop work due to ill health. She had also applied for contributory Employment and Support Allowance (ESA). She is a single parent to a child with special needs, and suffers with mental ill health. In the future, she hopes that her health will improve and she will be able to return to work.

Ciara is a lone parent in her early twenties, who has never had a paid job due to a mental health condition. She previously received ESA and was briefly on Child Tax Credit, but had to apply for UC in February 2019, when she moved into a new social rented property.

David is married and his third child was born during the study. He applied for UC in April 2019, following a change in his family circumstances. Previously, David had received JSA while his wife received Child Tax Credit. David has a mental health condition and works part-time, technically on a zero-hour contract, but with fairly dependable hours in practice.

Deirdre has been on UC since October 2018, when her youngest child turned five. She is a single parent to two children and a survivor of domestic violence. In the future, she would like help to return to paid employment and to see reform to UC.

Francesca has been on UC since February 2019, after moving into her own privately rented house after having a child. She is a lone parent to her son, and is not currently working. She suffers from anxiety, but in the future hopes to return to work as a special needs teaching assistant, a job she did until the latter stages of her pregnancy.

Gerrard received UC for a short period from January 2019, when he was off work sick for several months. He received statutory sick pay, but this was not enough to cover his rent and his UC award consisted of housing costs only. The claim ended when he returned to work.

Joanna is single with an adult daughter and applied for UC in February 2019, when she was finishing a work placement. She suffers from fibromyalgia and lives alone. She volunteers for 16 hours a week in an advice centre.

Lauren is in her forties, a lone parent to a teenager and has spent the last six years alternating between full-time study and various social security benefits. She hopes to return to university full time later in 2020 and use her degree in pursuit of social justice.

Leanne is a single female in her thirties and has a hearing impairment. She applied for UC in February 2019 after moving into a privately rented flat – previously she lived with her parents and received Working Tax Credit. Leanne has a job with extremely variable hours, but does not want to change jobs because her current employer understands her needs and accommodates her disability. Leanne was interviewed along with a support worker.

Maria has been on UC since October 2018 when she was made redundant, and also receives contributory ESA. She is a single parent to two children and sole carer for her disabled son. She suffers with depression and anxiety. Maria hopes to return to work in the future, and to have a better quality of life for both her and her children.

Monica is a single female in her twenties, living with her parents. She has a chronic health condition that causes fatigue, so is only able to work about 16 hours per week. She previously received Disability Living Allowance, which allowed her to claim Working Tax Credit with a disability premium, but her application for Personal Independence Payment was unsuccessful. This meant she had to apply for UC, but she received a nil award. Monica was interviewed along with her mother, Phoebe.

Rab has been on UC since February 2019, when ill health meant he needed to claim it. He lives with his youngest son, who is 19, and says that without his children he would be lost. Rab sees a counsellor once a fortnight and his main hope for the future is to be happy.

Participants who completed one or more interviews, but did not attend a workshop

Benny is a single male in his early forties. He applied for UC in September 2018, when he reduced his working hours due to deteriorating health and on the advice of his occupational health department. In the latter stages of the project he was preparing to take medical retirement, but hoped that his occupational pension entitlement would be sufficient to allow him to come off UC.

Cait is a single female in her sixties with adult children. She was previously a homeowner, but switched to private and later social rental in order to help one of her children with a financial problem. She previously received Working Tax Credit and applied for UC in June 2018 after moving to a new flat with a different housing association. Cait works part time and hopes to continue doing so for as long as possible.

Ellen is a lone parent with children aged seven and three, both of whom have chronic health problems. After renting privately in unsuitable accommodation for a number of years and a short period living with her parents, she secured a social tenancy in December 2018, which required her to apply for UC. Ellen works part time and previously received Working Tax Credit.

Judy is a lone parent in her twenties, with a four-month-old baby at the start of the project. Judy was a full-time student and worked part time when she became pregnant. She applied for UC in December 2018, having been advised to do so by the person dealing with her application for Statutory Maternity Pay. Her UC claim ended during the project after she secured a full-time job.

Lukas is an eastern European national who came to Northern Ireland four years ago and has worked part time for the last three years. He lives with his partner and young son in a privately rented property. Lukas has a physical impairment and initially received ESA, then was on JSA for a period before having to apply for UC around February 2019 due to a change of job. He likes his job, but would prefer to have more dependable hours that would allow him to stop claiming benefits.

Niamh is a lone parent in her early twenties with a three-year-old daughter, and applied for UC in December 2018 after changing jobs. She works part time and struggles with the associated childcare and travel costs. Niamh would like to increase her hours of paid work, but thinks this will be challenging when her child starts school.

Patricia is a lone parent to a six-year-old son. She last had a paid job four years ago, but had to leave due to longstanding back and mental health conditions. After this she received ESA for several years, but had to apply for UC after moving to a new social rented home a few days after the new benefit was introduced in her area.

Sam and Elaine are a joint-claim couple with adult children. Both have been out of paid employment since injuries sustained a decade ago. They previously received Income Support, but had to apply for UC in January 2019, when Elaine – who had previously received Disability Living Allowance – had an application for Personal Independence Payment refused. As a result, Sam was no longer entitled to Carer's Allowance.

Tamsin and Norman are a joint-claim couple with a young child, who initially applied for UC in January 2019 on their return to Northern Ireland after a spell of several years in another European country. They were unable to claim UC at this time because of the time spent outside the UK, but later did so successfully. Homeless on their arrival in Northern Ireland, they spent time in various temporary accommodation, but had secured longer-term housing through a housing association by the time they were interviewed. Both are unable to work due to various health problems, and Norman is close to state pension age.

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UC:Us is a group of people claiming UC in Belfast, working to share experiences of the benefit and to make recommendations for change.

To speak to us about this research, contact our subject experts.

See <https://www.jrf.org.uk/about-us/our-experts>

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